

Students applying for need based awards must complete and submit this form with all required supporting documentation to SGS.

Last Name:	First Name:
Student Number (if available):	Proposed Graduate Unit:

Enter your expected expense and resource amounts in Canadian dollars for the total number of months you will be registered in the academic year 2024-25 (typically 12 months between September and August). The “Monthly Allowable Amount” (A) provided is based on allowable claims determined by the Ontario government, 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 2024-25		A		B	C
Enter # of months registered (e.g., 8 or 12): _____		Monthly Allowable Amount		# Months Registered	Total CAD (A x B = C)
1) LIVING EXPENSES (choose one living arrangement type in column A (i.e., No Housing Costs <u>OR</u> Has Housing Costs)		No Housing Costs (e.g., no rent)	Has Housing Costs (e.g., rent, utilities)	As entered above	
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	\$
2) TUITION for 2024-25 (estimate: refer to student account website)					
Tuition, incidental, system access & ancillary fees (enter total only e.g., \$8,213.96 CAD)					\$
University Health Insurance Plan (UHIP) – only for international students (enter \$756)					\$
3) ADDITIONAL EXPENSES <input checked="" type="checkbox"/> Supporting documentation (e.g., receipt) is required and must be attached to this form 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)				\$
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)				\$
Total Expected Expenses (sections 1 – 3)					\$ _____ CAD

EXPECTED RESOURCES (must be for the same timeframe as the Expected Expenses section, i.e., 8 or 12 months)		Total
Government Student Loans/Aid/Sponsorship: Specify: _____ (attach preliminary assessment)		\$
Available student line of credit / financial institution loan		\$
Total amount of graduate funding (i.e., base/stipend amount + tuition). Visit the SGS website to determine the base amounts for your proposed/current graduate unit.	Enter stipend /base amount (e.g., \$19,000)	\$
	Enter tuition support amount	\$
Other awards (e.g., departmental admission awards and 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 <u>must</u> be provided if partnered expenses are claimed in the Expected Expenses section above.		\$
Child support or government assistance/benefits		\$
Savings and Investments		\$
Other support/assistance/resources (specify below):		
i)		\$
ii)		\$
iii)		\$
Total Expected Resources		\$ _____ CAD

AVAILABLE RESOURCES (Resources minus (–) Expenses)	\$ _____ CAD
Financial need is normally demonstrated when a negative or very small positive balance (under \$500) appears in this field.	

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 SGS Financial Need Assessment Form must be completed and supporting documents provided when being nominated for need-based awards. Please enter all amounts in Canadian dollars (CAD) using the posted exchange rate at the time of application.

Expected Expenses

The SGS Financial Need Assessment section serves to calculate your expected resources and expenses for the upcoming 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 in the upcoming academic year.

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. 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 under the age of 12 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" under "Number of dependents aged 0-12" 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

As tuition for the upcoming year will not be posted until July, enter your fees for the current academic year as an estimate. The total cost of tuition and other fees for most full-time PhD students in the academic year 2023-24 was \$8,213.96. If you are an international student, enter the suggested amount for the University Health Insurance Plan which is required for all international students, who do not have separate coverage.

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 upcoming year. Provide reasonable academic related expenses. Supporting documentation must be submitted.

Other

Include other necessary expenses you expect to incur (e.g., extended daily commuting costs, prescribed medication not covered by insurance). 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 are planning to apply for government student loans from your home country for the upcoming academic year, enter an estimated amount for the upcoming year. Canadian citizens and permanent residents are expected to apply for government student loans from their home province.

Available student line-of-credit / financial institution loan

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

Graduate funding

Students in doctoral-stream programs must declare the total amount of the minimum funding commitment they expect to receive in the upcoming academic year. Amounts for the most recent year are available on the [SGS website](#).

Awards

Include awards/scholarships/fellowships, etc., that have been offered to you and that you have accepted to receive in the upcoming academic year that's in addition to your funding package (U of T Fellowships should only be included in the "Total amount of graduate funding" field, as they are part of your program's funding commitment). If you have not been offered any awards for the upcoming year, enter "0".

Other employment income

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

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.

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).

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:

Financial Aid and Advising Office

416-978-2839

sgs.financial.assistance@utoronto.ca