

Psychology Graduate Student Funding

As a graduate student within the Department of Psychology, you are guaranteed a set amount of funding, which can be found in your offer of admission. If you are awarded an external scholarship (e.g. OGS, CGS-M etc.), the internal funding that you were offered, is then replaced by the external scholarship. That being said, this document is intended to help you understand how funding is applied and the different sources of funding you may receive during your time as a graduate student at the University of Waterloo.

Sources of funding (described in more detail below):

- [Teaching Assistantship \(TA\)](#)
- [University of Waterloo Graduate Scholarship, Psychology Graduate Scholarship or Arts Graduate Experience Award](#)
- [External funding](#)
 - [SSHRC Doctoral](#)
 - [NSERC Doctoral](#)
 - [OGS/QEII](#)
 - [Tri-Agency CGS-M](#)
 - [Vanier](#)
- [Presidents Graduate Scholarship \(PGS\) Match](#)
- [Graduate Research Studentship \(GRS\) or Graduate Research Assistantship \(GRA\)](#)
- [Graduate Studies Research Travel Assistantship](#)
- [Ontario Student Assistance Program \(OSAP\) and Government Aid](#)

***It is important to note that funding sources may be disbursed at varying times throughout the term, and your tuition fees will be deducted from these funds. You can login to Quest at any time to review your funding.**

Additional information regarding funding and awards can be found on our [Department of Psychology](#) webpage, or by asking the [Psychology Graduate Coordinator](#).

If you are in need of immediate financial assistance, you can either speak with your supervisor(s), the [Psychology Graduate Coordinator](#), or visit the [Graduate Studies Financial Need Funding](#) webpage for further options.



Internal Funding

Psychology graduate students who do not receive funding from external sources, are financially supported through the University of Waterloo. **This funding is typically composed of two TA's (dispersed in two terms over the academic year) and a University of Waterloo scholarship or award (dispersed in the remaining term).** Additionally, you *may* receive a top-up from your supervisor(s) (a dollar amount that exceeds the normal funding package), which is distributed via a Graduate Research Studentship (GRS). If you perform tasks beyond your normal set of duties as a graduate student, your supervisor(s) *may* also give you a Graduate Research Assistantship (GRA).

Example 1 – Standard funding package:

A master's student is offered a standard UW funding package, which is **\$15,000/year** for two years.

Year 1

- Fall – The student will receive **\$5,000** in total
 - ¹\$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*University of Waterloo Graduate Scholarship*) = \$5,000
- Winter – The student will receive **\$5,000** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*Psychology Graduate Scholarship*) = \$5,000
- Spring – The student will receive **\$5,000** in total
 - \$5,000 from an *Arts Graduate Experience Award*

Year 2

- Fall – The student will receive **\$5,000** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*University of Waterloo Graduate Scholarship*) = \$5,000
- Winter – The student will receive **\$5,000** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*Arts Graduate Experience Award*) = \$5,000
- Spring – The student will receive **\$5,000** in total
 - \$5,000 from a *Psychology Graduate Scholarship*

Example 2 – funding package:

A master's student is offered a standard UW funding package, plus a \$2,000 top-up from their supervisor, totaling **\$17,000/year** for two years.

¹ Full-time TA and vacation pay amounts are based on 2018-2019 compensation rates, and may differ from year to year.



Year 1

- Fall – The student will receive **\$5,666** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*University of Waterloo Graduate Scholarship*) + \$666 (GRS) = \$5,666
- Winter – The student will receive **\$5,666** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*University of Waterloo Graduate Scholarship*) + \$666 (GRS) = \$5,666
- Spring – The student will receive **\$5,668** in total
 - \$5,000 (*Psychology Graduate Scholarship*) + \$668 (GRS) = \$5,668

Year 2

- Fall – The student will receive **\$5,666** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*Arts Graduate Experience Award*) + \$666 (GRS) = \$5,666
- Winter – The student will receive **\$5,666** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*University of Waterloo Graduate Scholarship*) + \$666 (GRS) = \$5,667
- Spring – The student will receive **\$5,668** in total
 - \$5,000 (*University of Waterloo Graduate Scholarship*) + \$668 (GRS) = \$5,668

Note: The GRS is normally disbursed in a lump sum payment on the first Friday of the term. The TA will typically be paid on a monthly basis throughout the term (on the last Friday of each month). Each TA payment will include 4% vacation pay. As you do not get a lump sum payment during your TA terms, you will complete a promissory note in Quest to become “fees arranged” at the beginning of each term. Your graduate scholarship/award will also normally be deposited into your account on the first month of the term; however, it may not be on the same Friday as your GRS (as it is paid differently).

Teaching Assistantship (TA)

A Teaching Assistantship (TA) is a position held by a qualified student to assist a faculty member with instructional responsibilities. TA positions are organized by the Psychology Graduate Coordinator, and paid through Human Resources. When hired as a TA, you will receive a contract that must be signed, and then given back to the Graduate Coordinator.

All graduate students (receiving internal funding or a PGS match) must complete TA position(s) throughout the year, in order to fulfill their funding package. Students will normally be paid on a monthly basis throughout the term (on the last Friday of each month). Each payment will include 4% vacation pay.



If a student wishes to decline a TA position, they may do so, but could potentially forfeit their funding package for that term.

University of Waterloo Graduate Scholarship, Psychology Graduate Scholarship or Arts Graduate Experience Award

These scholarships/awards will be the source of your UW funding. The names are a little misleading, as it is not so much a scholarship/award that you have won, but simply your guaranteed funding package (note: this portion is only provided if you are not given an external scholarship). Each term, you will receive one of these scholarships/awards in combination with a TA. The amounts of these scholarships/awards will also vary by term. The scholarship/award you will receive in a given term, will depend on how the Faculty of Arts sources their funds. It is important to note that you will typically receive this funding during the first month of each term.

External Funding

Students are encouraged to apply to external funding sources such as the Tri-Agency Doctoral and Master's and OGS/QEII-GSST. If a student receives external funding, their internal funding package will be replaced for the amount of time in which the external funding has been awarded. If a student receives an external award, they may also receive a Presidents Graduate Scholarship (PGS) match.

Scholarship applications are evaluated by a departmental committee comprised of faculty members. Applications are evaluated independently using the criteria outlined by the specific granting agency (e.g., academic excellence, research potential, communication/leadership). Each application is provided with a departmental rank based on the ratings across the reviewers.

Example – SSHRC CGS-M scholarship + UW funding package:

A master's student is offered a standard UW funding package, which totals **\$15,000**/year for two years. Since receiving their UW funding package, they were also offered a SSHRC CGS-M for their first year of full time study, totaling **\$17,500**. The student accepted the award, which means their first year of internal UW funding, will be replaced by the external scholarship. Additionally, because the student will hold a major federally funded competition-based scholarship, they will also receive a PGS match worth **\$10,000**.

Year 1

- Fall – The student will receive **\$12,500** in total
 - \$4642 (full-time TA = Departmental PGS match) + \$186 (vacation pay) + \$172 (*University of Waterloo Graduate Scholarship*) + \$5,833 (*SSHRC CGS-M*) + \$1,667 (UW PGS Match) = \$12,500



- Winter – The student will receive **\$7,500** in total
 - \$5,833 (*SSHRC CGS-M*) + \$1,667 (UW PGS Match) = \$7500
- Spring – The student will receive **\$7,500** in total
 - \$5,833 (*SSHRC CGS-M*) + \$1,667 (UW PGS Match) = \$7500

Year 2

- Fall – The student will receive **\$5,000** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*Arts Graduate Experience Award*) = \$5,000
- Winter – The student will receive **\$5000** in total
 - \$4642 (full-time TA) + \$186 (vacation pay) + \$172 (*University of Waterloo Graduate Scholarship*) = \$5,000
- Spring – The student will receive **\$5,000** in total
 - \$5,000 (*University of Waterloo Graduate Scholarship*) = \$5,000

Note: GSPA/Student Finance will pay the SSHRC CGS-M scholarship on the first week of each term. The graduate scholarship/award will normally be deposited into your account on the first month of the term. Furthermore, your TA funding will typically be paid on a monthly basis throughout the term (on the last Friday of each month). Each TA payment will include 4% vacation pay. As you do not get a lump sum payment during your TA terms, you will complete a promissory note in Quest to become “fees arranged” at the beginning of each term.

More information regarding external scholarships can be found on the [Graduate Studies External Awards](#) webpage.

Presidents Graduate Scholarship (PGS) Match

The University of Waterloo, the Faculty of Arts and the Department of Psychology will provide a PGS match to outstanding graduate students who hold major federally and provincially funded competition-based scholarship. The PGS match is provided each year that you hold an eligible graduate scholarship at the University of Waterloo, and is worth a total of \$10,000/year. UW will provide \$5,000 and the additional \$5,000 of the PGS match, is provided as a TA in the same academic year. PGS-eligible scholarships include Tri-Agency Doctoral and Master's and the OGS/QEII-GSST.

In Quest, you will notice that your PGS match funding may come from the following three sources:

- President's Graduate Scholarship
- President's Graduate Scholarship - Matching ARTS
- Graduate Teaching Assistant/Vacation Pay



Graduate Research Studentship (GRS) or Graduate Research Assistantship (GRA)

Graduate Research Assistantship (GRA)

A GRA is a position held by a qualified student who performs a designated list of research duties under the supervision of one or more faculty members. The student is expected to complete tasks on a fixed schedule and reports progress to their supervisor(s) on an agreed schedule. Duties and assigned tasks may be routine or advanced, but normally fall outside the scope of the student's research. The relationship between supervisor(s) and student is similar to that of employer and employee. GRA positions are arranged by your supervisor, and paid through Human Resources via a [Casual Pay Form](#), which you will complete, and give to the Psychology Graduate Coordinator for processing.

Graduate Research Studentship (GRS)

A GRS financially supports students in research based graduate programs, through faculty research grants.

Below are a few frequently asked questions regarding GRA's and GRS's. Additional information about these funding types can be found on the [Human Resource Payroll](#) webpage.

FAQ	GRS	GRA
What is the main purpose of this funding?	To increase student funding using faculty grants.	To hire an individual to assist in completing the tasks necessary for the professor's research. This is considered a "job" and a student cannot work more than 10 hours/week.
How will students receive payments?	Lump sum payment for the term beginning the first Friday of the .	Monthly payments throughout the term - on the last Friday of each month. Payment will include 4% vacation pay.
What deductions will be taken from the payments?	Outstanding tuition or residence fees will be deducted. No statutory deductions (income tax, CPP, EI) will be made.	Outstanding tuition fees authorized by a student on a payment plan will be deducted. Statutory deductions (income tax, CPP and EI) will also be made.

Graduate Studies Research Travel Assistantship

Graduate Studies and Postdoctoral Affairs (GSPA) and the Graduate Studies Endowment Fund (GSEF) assist University of Waterloo graduate students to attend professional conferences, and present their research.



You can use this application to reserve travel funds from your supervisor(s), Department, Faculty and the Graduate Studies Office for travel reimbursement. You will be contacted via email by the Psychology Graduate Coordinator throughout the year, reminding you how and when to apply for this award. This award is paid to you in a lump sum, after your conference has occurred and you bring your receipts in for reconciliation. You can find more information about this award and instructions on the [Graduate Studies Research Travel Assistantship application](#) webpage.

Note: You can only apply for the Graduate Studies Research Travel Assistantship *once per fiscal year*.

Ontario Student Assistance Program (OSAP) and Government Aid

Students who are Canadian citizens, permanent residents or protected persons may be eligible to apply for financial aid through their provincial government. In Ontario, this is the Ontario Student Assistance Program (OSAP), administered by the Ministry of Advanced Education and Skills Development. The types of funding available include loans, grants and bursaries. The amount of each type of funding is determined by the province and is based on many factors including, but not limited to:

- your educational costs
- your income and assets
- your family income (e.g. parents or spouse)
- family size

All government aid programs, including OSAP, are intended to supplement a student's financial resources and expected contribution.

Application forms are available on the [OSAP](#) website in early May, and additional information and important dates can be found on the [Student Awards and Financial Aid](#) webpage.

Note: You may apply for OSAP if you already have external/internal funding; however, your funding will affect how much OSAP you will receive. Additionally, you must have been living in the province for 1 year prior to the start of your graduate degree, in order to be eligible for government aid. If you have not lived in Ontario for 1 year prior to your degree, there may be supplementary loan programs made available to you by your home province or territory.

