



Queen's
UNIVERSITY

GRADUATE STUDIES AND
POSTDOCTORAL AFFAIRS

Student Funding Guide

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Funding Your Graduate Studies

Ensuring you have sufficient funding while you complete your graduate degree is essential to maintaining wellbeing and remaining focused on your academic progress. Across funding sources, our graduate students receive nearly \$28 million in overall funding each year. As a graduate student, it is important that you understand how your funding works and the options available to you. On this page you will find essential information related to how funding works for graduate students at Queen's.

How does graduate funding work at Queen's?

Our full-time **PhD students** receive a guaranteed minimum funding package of \$20,000 a year, with many departments setting higher minimum funding packages and all departments offering higher average funding packages for doctoral students within funding eligible years of study (i.e., typically years 1-4).

The majority of **Master's students** in full-time non-professional programs also receive funding support (i.e., in year one for one-year programs, and in years one and two for two-year programs). Given the variations in funding for master's programs, please consult program specific information and discuss funding with your academic advisor, supervisor, or program coordinator.

Funded students will receive what is called a 'funding package', which details their committed funding for each academic year. Typically, students are notified of their funding package in the summer (July/August) preceding their funded academic year (i.e., September-onwards). Funding packages are comprised of funding from a variety of sources.

What sources of funding comprise a graduate student's funding package?

A funding package can comprise funding from any combination of the following sources:

- **Internal Awards or Fellowships:** These are Queen's based funds (e.g., Queen's Graduate Award) that support students. They can be merit based (e.g., most donor-based fellowships) or not.
- **External Awards:** These are competitive awards (e.g., Tri-council funding, Ontario Graduate Scholarship) that students need to apply to, and which are competitive based on merit. To reduce inequities in funding packages across students, if an external award is received, these awards will be included in a student's funding package and contribute towards the University's minimum funding commitment (i.e., these awards are not considered additional to the funding minimum).
- **Teaching Assistantships (TAs) or Teaching Fellowships (TFs):** TAs and TFs are employment-based funding opportunities to apply and learn skills in teaching contexts.
- **Research Assistantships (RAs):** RAs are employment-based funding opportunities to apply and learn research skills while working on faculty-based research projects.
- **Graduate Research Fellowship (GRF):** Graduate Research Fellowship (GRF): Distinct from a RA, the GRF is funding, typically from a supervisor, is for students to complete research tasks that are directly related to the completion of their own thesis, degree or program requirements. Provided the research activities are directly related to the completion of the student's own thesis, degree or program requirements, the GRF may be contributing to the faculty member's research program as well. For a distinction between RA and GRF see the following [Faculty Relations](#) website.

Importantly, if a student does not elect to accept a TA, TF, or RA position that is part of their funding package, their committed funding amount will be decreased.

In addition to funding committed to in a student's funding package, there may be other funding opportunities that arise throughout the academic year – additional TAs, RAs, or award opportunities – to which you may apply.

Students should apply for all scholarships and awards for which they are eligible. See our Awards and Bursaries website for more information.

For PhD students to receive a funding package, they must meet the following eligibility requirements:

1. The guaranteed minimum will apply to all full-time doctoral students registered in years 1 – 4 (ie. new and continuing students) of their programs.
2. Eligible doctoral students must maintain good academic standing in order to qualify.
3. Eligible doctoral students must be qualified to receive the usual sources offered by their home department as part of a funding package. This implies that, particularly in the case of a TA position, the student must be in residence for enough of the full academic year in order to be reasonably available for employment. In addition, students must apply for all major external and internal (where appropriate) scholarships for which they are eligible in order to qualify for the minimum guarantee.
4. Students must have requested financial support upon their initial application for admission to a Queen's doctoral program in order to be eligible. It is assumed that the information provided in terms of a Yes or No in response to the query 'Do you require financial support from Queen's University' applies throughout the student's academic program.

Is tuition covered as part of a student's funding package?

No, tuition and ancillary fees are not included or paid for by the university as part of a student's funding package. Students need to pay for tuition and fees from their funding, savings, and/or other income.

Can graduate students apply for OSAP or equivalent funding?

In addition to funding provided by Queen's and external awards, eligible graduate student can apply for the Ontario Student Assistance Program (OSAP), including the non-repayable grant portion of OSAP. OSAP is a financial aid program assisting students with the costs of post-secondary studies. OSAP consists of funding from both the federal and Ontario governments and includes both repayable loans and non-repayable grant funding as based on financial need. To learn more about OSAP, review our [OSAP website](#). All Ontario graduate students should explore OSAP funding, and consider applying. If received, students can elect to accept the grant portion (i.e., no repayment required) only.

For international students, OSAP-equivalent funding, if available from your home country should be explored. Many countries offer funding for students to study abroad, including non-repayable grant programs.

When is Queen's funding distributed?

Distribution of funds depends on the source of funding. Internal and external awards are typically distributed at the beginning of each term (i.e., Fall, Winter, Summer), if received for each term. Funding from TAs and RAs will be distributed for the duration of their contract. Some TA and RA contracts may be a term in length and others may be longer or shorter. Details on the length of the contract (i.e., number of hours) will be provided within the funding package letter. Distribution of funding for TAs and RAs is typically monthly, however, in some cases can be bi-weekly. Once you receive your funding package and in preparation for your first disbursement of funds, you will be asked to provide information about your banking details so that funds can be deposited directly into your bank account.

How do external awards impact funding packages?

Queen's graduate students are highly competitive in external award competitions, and we strongly encourage you to apply for all scholarships and awards for which you are eligible. See our Awards and Bursaries website for more information on available awards.

If you receive an external award (e.g., a Tri-council award or an Ontario Graduate Scholarship), it will be considered as part of your funding package (i.e., included as a component of your minimum funding guarantee). This practice aligns with the majority of graduate schools across Canada to reduce inequities in the distribution of internal funding for all Queen's students. Pursuing and receiving external awards is of significant value to you, not solely for financial gain, but also because these awards are competitively adjudicated based on merit (i.e., these awards are valuable contributions to a graduate student's academic record of accomplishments).

The University recognizes the success of those who receive Tri-Council awards as incoming students by offering Tri-Agency Recipient Recognition Awards of \$5,000 to incoming Master's students (i.e., MA or MSc year 1) and \$10,000 to incoming PhD students (i.e., PhD year 1), both as one-time payments.

How does study, enrollment, or leave status impact graduate student funding?

If a student who is within their funding eligible period and who has received a funding package changes their study status (i.e., changes from full-time to part-time or inactive), enrollment status (i.e., withdraws from program), or takes leave (e.g., medical, maternity or parental), their funding may be impacted. Information on study, enrollment, and leave status options is outlined in the Graduate Studies Academic Calendar (see: Admission & Registration, Study Status, Medical Leave, and Maternity and Parental Leave). The table on the following pages outlines funding implications for changes in study, enrollment or leave status.

Change	What happens to funding?	Considerations
Change from full-time to part-time	Queen's does not guarantee funding for part-time students as it is understood that part-time students are working full-time. If a student moves to part-time status mid-way through an academic year once a funding package has been assigned to them, the student may be able to complete any remaining work assignments and receive any remaining awards affiliated with their existing funding package; however, future funding packages will be impacted by their change to part-time status. Normally, teaching assistantship (TAs) and research assistantships (RAs) are limited to full-time students.	Students should discuss changes in study status with their supervisor and consider the funding implications for such a change as well as implications to any provincial or national loan assistance, health or dental insurance, or visa status.
Change from full-time to inactive	Queen's does not guarantee funding for inactive students. If a student moves to inactive status mid-way through an academic year once a funding package has been assigned to them, the student may be able to complete any remaining work assignments and receive any remaining awards affiliated with their existing funding package. The student will not receive a future funding package until they resume full-time studies.	Students should discuss changes in study status with their supervisor and consider the funding implications for such a change as well as implications to any provincial or national loan assistance, health or dental insurance, or visa status.

Withdraw from program	Once a student withdraws from a program, their funding is terminated.	Students should discuss withdrawing from their program with their supervisor, if they are considering this change.
Takes medical leave	<p>Graduate students on medical leave are not eligible to receive awards or financial support from the resources of the School of Graduate Studies and Postdoctoral Affairs. This includes any and all internal awards (awards, prizes, bursaries, scholarships, fellowships) all of which will be suspended at the onset and for the duration of, and reinstated at the termination of, the medical leave period. Upon return of the student to active status, every effort will be made to make up and maintain the total financial support originally granted. For external awards, graduate students must observe the regulations prescribed by the granting agency concerned.</p> <p>For students granted an approved medical leave, the statutory periods for completion of degree programs, together with the prescribed maximum periods of eligibility for financial support from School of Graduate Studies and Postdoctoral Affairs sources will, on resumption of studies, be extended by the time-period taken for the leave.</p>	Graduate students who are within their funding eligible period can access, on a one-time basis, up to \$5,000 to support them while on medical leave. Details of this coverage are provided at time of applying for medical leave status.

Takes maternity or parental leave	<p>Awards to students which are derived from the resources of the School of Graduate Studies and Postdoctoral Affairs (such as but not limited to, Dean's Awards, internal Fellowships and Scholarships, and Queen's Graduate Awards) will be suspended for the duration of a maternity and/or parental leave. On resumption of studies, the award will recommence to make up the full time-span for which support was originally granted. For external awards, graduate students must observe the regulations prescribed by the granting agency concerned.</p> <p>For students taking a maternity and/or parental leave, the statutory periods for completion of degree programs, together with the prescribed maximum periods of eligibility for financial support from the School of Graduate Studies and Postdoctoral Affairs' sources will, on resumption of studies, be extended by the time-period taken for the leave.</p>	<p>Doctoral students who are within their funding eligible period can access, on a one-time basis, up to \$5,000 to support them while on maternity or parental leave. Details of this coverage are provided at time of applying for maternity or parental leave status.</p>
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What if a graduate student exceeds their funding-eligible period?

Should your studies take longer than anticipated and you exceed your funding-eligible period, graduate students can work with their supervisors and graduate programs to secure additional funding for part or all of the remainder of their studies. This funding typically involved employment in the form of a TA, RA, and TF positions. At the discretion of supervisors and graduate programs, students may also receive funding in the form of GRFs or internal/external awards, including the Ontario Graduate Scholarship. Depending on their year of study, some students may elect to take on full-time employment either at the university or external to the university, and change their study status to part-time. Decisions on study-status and funding beyond funding-eligible periods should be discussed with your supervisor.

Who should graduate students talk to about funding?

Your graduate supervisor/advisor (if you have one as part of your program) or your graduate program assistant can help you interpret your funding letter and answer your funding questions. Having open conversations about funding with your supervisor, even before you decide to come to Queen's, is essential. Your supervisor/advisor and graduate program coordinator can help you understand the funding landscape at Queen's and the opportunities available to you. The [Setting Expectations: A Resource Guidebook for Graduate Students and Supervisors](#) can help you navigate conversations with your supervisor about funding as well as other important topics related to graduate studies.

What supports are available should a graduate student encounter financial difficulty?

Should you encounter financial difficulty as a graduate student, Queen's has a variety of programs to support you. Specific steps you can take if you encounter financial difficulty include:

1. Speak with your supervisor/advisor and explore funding resources and options

2. If your issue is unresolved, speak with your department Graduate Coordinator/ Chair or the Associate Dean (Graduate Studies) if in the Faculty of Law, Education, or Smith School of Business
3. If your issue remains unresolved, speak with the Associate Dean at the School of Graduate Studies and Postdoctoral Affairs

Funding resources and programs available to graduate students in need, include:

- [SGSPA Funding, Awards, Scholarships and Bursaries](#) (See Emergency and Needs-based funding)
- [Queen's General Bursary](#)
- [Queen's Emergency Assistance](#)
- [Four Directions Indigenous Student Centre Financial Assistance](#)
- [Ban Righ Centre Financial Assistance](#)
- [Society of Graduate and Professional Students Bursaries](#)
- [PSAC 901 Bursaries](#)
- [Queen's University Student Awards](#)

Costs for Moving and Living in Kingston: What to Expect

Below is a summary of current (2022) costs related to moving and living in Kingston. These costs are estimates and will vary depending on specific situations and choices and are intended as a guide.

Moving to Kingston: Relocation Costs

Student Status	Expense	Cost
Domestic Student	Transcripts	\$200
	Domestic flight	\$100 - \$1200
	Bus/Train/Ride to Kingston	\$30 - \$100
International Student	Visa and/or permit	\$300
	Transcripts, translations	\$500
	Quarantine in hotel	\$1000
	Ontario Driver licensing	\$400
	International flight + train	\$400 - \$1500
	PCR Covid test	\$300
	Winter clothes	\$500

Moving to Kingston: Start-up Costs

Category	Expense	Cost
Study Supplies (Program Dependent)	Books, journals, memberships	\$300 per year
	Lab equipment	\$200
	Laptop	\$1000
Furniture/ Office	Bed	\$700
	Desk	\$500
	Chair	\$200
Technology	Tablet, headphones, camera, microphone, etc.	\$500

Living in Kingston: Ongoing Costs

Category	Expense	Cost (monthly)
Rent (1km to Queen's)	Single room with housemates	\$500 - \$800
	One-bedroom apartment	\$800 - \$1300
	Two-bedroom apartment	\$1200 - \$2500
	Three-bedroom house	\$2000 - \$3000
Utilities	Gas, water, and electricity	\$85
	Internet and/or mobile plan	\$40 - 100
	Laundry	\$60
Food	At home and eat-outs	\$500
Public Transit	Bus pass plus taxi/uber rides	\$75 (bus pass incl. fees)

Student Status	Expense	Cost
Car Expenses	Insurance	\$150
	Gas (within Kingston)	\$150
	Gas (inter-city)	\$500
	Oil change (every 6 mons.)	\$200/year
	Tire change (twice a year)	\$100/year
	Miscellaneous	\$100/year
Childcare	Cost	\$1500
Recreation	ARC Membership incl. in Fees	\$0
	External gym/club membership	\$50 - \$100
	Sports gear	\$50 - \$200
Self-care	Haircut	\$20 - \$150
	Medications	Variable. Some covered by SGPS health and dental plan
Pet Care	Food	\$100
	Vaccines and check-ups per visit	\$200 - \$400/visit

The following links provide additional information on the cost of living in Kingston.

- [Queen's Registrar: Student Fees and Expenses](#)
- [Queen's Housing Listing](#)
- [Queens University International Centre: UHIP](#)
- [Queen's Childcare](#)
- [Canada Living Costs: Kingston](#)
- [Numero Cost of Living Kingston](#)

Cost of Tuition and Fees

Graduate tuition and fees differ by program and student status. To determine your specific fees, review the fee tables on the [Queen's Registrar's website](#). More information about ancillary fees, can be found on the [Ancillary Fees](#) website. Ancillary Fees contains mandatory and optional components. Ancillary fees are based on the priorities and activities of the Society for Graduate and Professional Students (SGPS), your student society. To learn more about the SGPS and their priorities, review the [SGPS website](#). Importantly, tuition and ancillary fees are not covered as part of funding packages; students need to pay for tuition and fees from their funding and savings.

Students can elect to pay for their tuition in a lump sum payment or via monthly installments. For more information on payment options, visit the [Queen's Registrar Tuition: How to Pay](#) website.

Helpful Tips and Information

Here are some helpful tips and information related to financing your studies and the cost of living in Kingston.

- **Public Transportation:** A bus pass is included in your ancillary fees (valued at \$120). You can choose to opt out of the bus pass fee, but it is extremely convenient, especially if you do not have a car.

- **Health Insurance:** Graduate students can opt-into the SGPS Health and Dental Plan. International student must also obtain the University Health Insurance Plan (UHIP), which covers the student and their dependents. UHIP has been designed to offer similar primary health coverage to that of the provincial plan called OHIP, the Ontario Health Insurance Plan. For this reason, UHIP will provide coverage for similar services and to a maximum of 125% of OHIP Procedure Codes/Rates. Should a provider bill more than this rate, you will be responsible to pay the difference. Importantly, UHIP Claims can only be reimbursed for 12 months from the service date (date the care was provided at the clinic/hospital). UHIP covers up to \$1,000,000 a year per member for the cost of eligible medically necessary health services and medical treatments. UHIP does NOT cover the costs of:

- prescription medicine,
- vision care (exams/glasses),
- dental care,
- physiotherapy

If you are enrolled in the Queen's supplementary health plan offered by SGPS, you and your dependents will have a specific level of coverage.

The SGPS plan includes coverage for:

- Prescription drugs / vaccinations
- Vision Care: eye exams, glasses, contact lenses for those between the ages of 20–65
- Dental care services

- Travel coverage (outside of Ontario)
- Physiotherapy – Acupuncture – Chiropractic services
- Other Mental Health Supports (counseling/psychologists)

It is highly recommended that all international student's opt-in to the supplemental health plan called, the SGPS Health and Dental Plan. See the [SGPS Health and Dental Plan website](#) for more information.

- **Ancillary Fees:** Ancillary Fees are comprised of mandatory and optional (opt-in/out) fees. Students can opt-out of some fees by September 30. The total amount of savings by opting out of fees is dependent upon the student's choices. See more details on the [SGPS website](#).

- **Housing:** Queen's has two graduate student housing complexes: John Orr and Ann Clachan. These complexes typically offer reduced rent compared to city-based rental units. See [Queen's Housing Services](#) for more information. In addition, Queen's hosts a housing board (i.e., rental listing) for rental units within Kingston. See [Queen's Rental Listing](#) for more information.

- **Discounts:** Several retails around Kingston offer graduate students discounts. The following provides a sample of the discounts in and around town (note: these discounts are subject to change):

Category	Company	Discount	Day
Food	Loblaws	10%	Tuesdays
	Metro	10%	Tues-Thursdays
	Food Basics	10%	Tuesdays
	Bulk Barn	10%	Wednesdays
	Flavours of India	10%	Everyday
	Dairy Queen	10%	Everyday
	Arby's	10%	Everyday
	Kingston Asian Supermarket	5%	Everyday (join WeChat group)

Food cont.	Smart Superstore	10%	Mondays
	Taj Curry House	13%	Everyday
	Toucan	10%	Thursdays
	Score Pizza	10%	Everyday
Entertainment	Screening Room	\$6 ticket	Tues, Thurs
	Cineplex Student Discounts	13% Off	Tuesdays
	Landmark Cinemas	13% Off	Tuesdays
Clothing	H&M	15% Off	Every Day
	Roots	15% Off	Every Day
	Urban Outfitters (online use code: UniDAYS)	10% Off	Every Day
	Columbia Outlet	10% Off	Every Day
Eye Care	Loblaws Optical	\$6 ticket	Tues, Thurs
	Burham Optical	13% Off	Tuesdays
Personal Care	Chic Hair & Esthetics	20% Off	Every Day
	Salon 296	20% Off (select styles)	Every Day
	Total Diva Boutique Spa	15% Off	Mon, Tues
	Serenity Spa	20% Off	Wednesdays

• **Food resources:** The following resources are available for students related to food accessibility:

- o [Queen's Home Kitchen](#): An initiative developed by students, for students to foster a sense of community through food. They also provide Fresh Food Boxes, budget-friendly recipes, food skills tips, and remote cooking sessions.
- o [AMS Food Bank](#): Provides free food service, including fresh fruits, vegetables, milk, and other non-perishable foods to Queen's students.

o [Queen's Swipe It Forward](#): Students with a meal plan don't always use all their weekly allotment of meals – for example, they may be off-campus for a weekend, or choose to go out with friends. Swipe It Forward Queen's gives them the option of donating 1 meal per day (up to 5 per semester). Students just let the cashier at a dining hall or retail outlet know that they want to Swipe it Forward. That meal will then be available to a student in need.

o [Queen's Community Cupboard](#): Provides students with a cupboard filled with non-perishable foods, as well as household and school supplies, to pick-up as needed or donate when possible. Queen's Community Cupboard is a non-judgmental space. Community members in need are encouraged to take what they need, when they need it. If you, or someone you know is in need of non-perishable food items, please access the Queen's Community Cupboard.

o [Kingston Food Bank](#): Provides the Kingston community with non-perishable food items and fresh foods, including milk, eggs, fruits, and vegetables. The food bank offers different food hampers to accommodate varying family sizes and contains approximately 7 days worth of food.

o [Loving Spoonful](#): Kingston community members can access fresh food through community kitchen programs, fresh food market stands, fresh food delivery, and more. Loving Spoonful's Fresh Food Market Stands have been placed in locations where the need is the greatest, and they make good, fresh food available to anyone who walks by. Anyone who needs it is welcome to take it -- no questions asked -- providing access to good food with dignity.

- o [Martha's Table](#): Provides a place where people in need can have a nutritious meal and find the social support of a community of friends and volunteers.
- o [Good Times Diner](#): A local student-run service that provides a wide variety of freshly prepared meals to any individuals in the Queen's community currently running every Sunday evening from 5:30 pm - 6:30 pm at Chalmers United Church (212 Barrie St, Kingston, ON K7L 2L8).
- o [The Good Food Box \(GFB\) Kingston](#): Non-profit fresh vegetables and fruit distribution program. For over 20 years, the GFB has been providing monthly access to fresh produce boxes through community host sites, with the mission of increasing accessibility to fresh produce in the Kingston, Frontenac, Lennox & Addington area. The program is powered by Kingston Community Health Centres (KCHC), whose mission is To Care, To Respond and To Build Community.
- o [Eating Well on a Budget \(PDF, 1,322 KB\) - Tips by Dietitians of Canada on healthy eating while spending less.](#)
- o [Healthy Eating on a Budget](#) - Tips by Canada's Food Guide: Healthy eating doesn't have to cost more. You can choose many different healthy foods when eating on a budget.
- o [Good and Cheap PDF Recipe Book \(PDF, 7.7 MB\)](#) – by Leanne Brown - Kitchen skill, not budget, is the key to great food. This cookbook is a celebration of the many delicious meals available to those on even the strictest of budgets.

Financing Your Graduate Studies Experience

It is essential that you have a financial plan in place when pursuing graduate studies. The following two templates can be helpful in developing a personalized plan to ensure you have the resources necessary to pursue graduate studies with financial security.

- [Government of Canada Student Budget Template](#)
- [Queen's Student Financial Planner](#)

Graduate Student Financial Profiles

Below are financial profiles of various graduate students. While these profiles do not account for all of the situations and choices that graduates students will make, they are intended to show you how current graduate students are balancing funding with expenses while living in Kingston. Additional profiles can be found under 'Sample Budgets' on the Registrar's [Expenses and Budget](#) website.



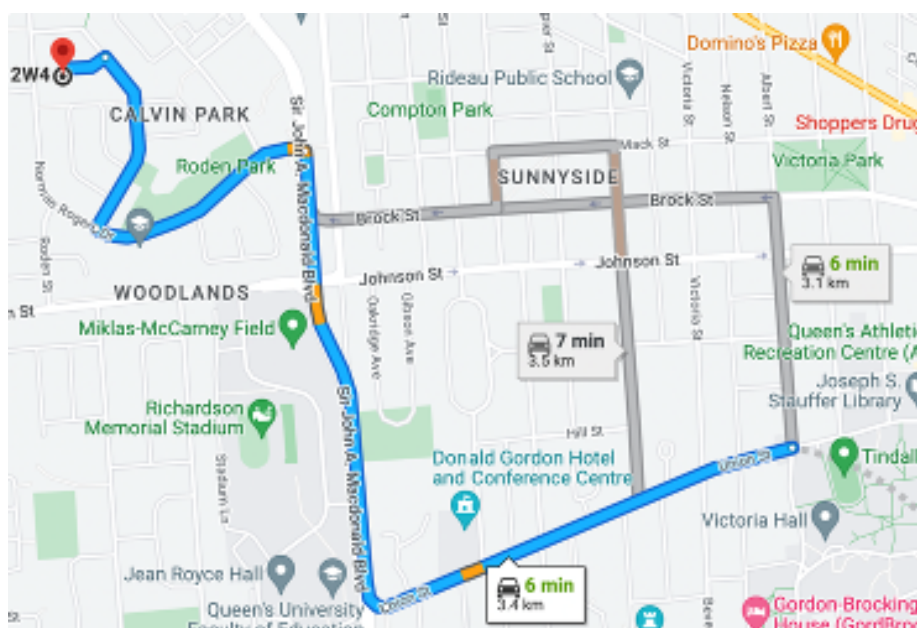
MARYAM

Maryam is a PhD candidate at Queen's. She lives with her child, Ellis, and their cat, Moe.

In addition to her research, Maryam also teaches remotely.

Geographical Sketch

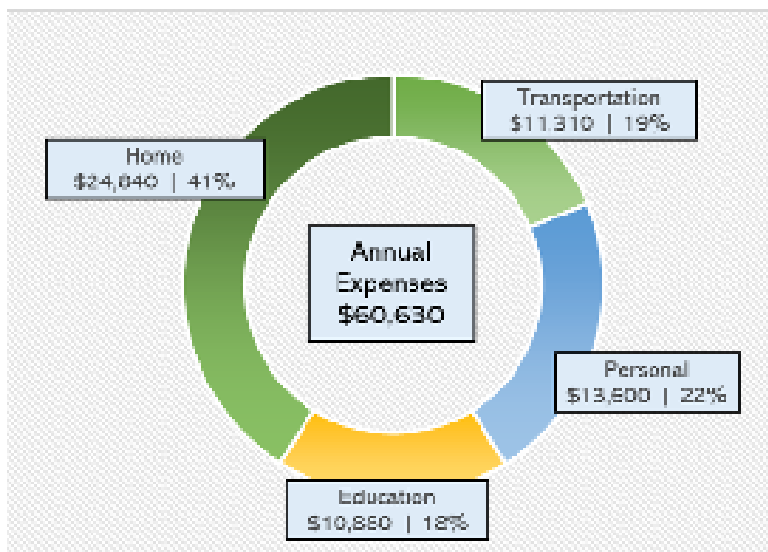
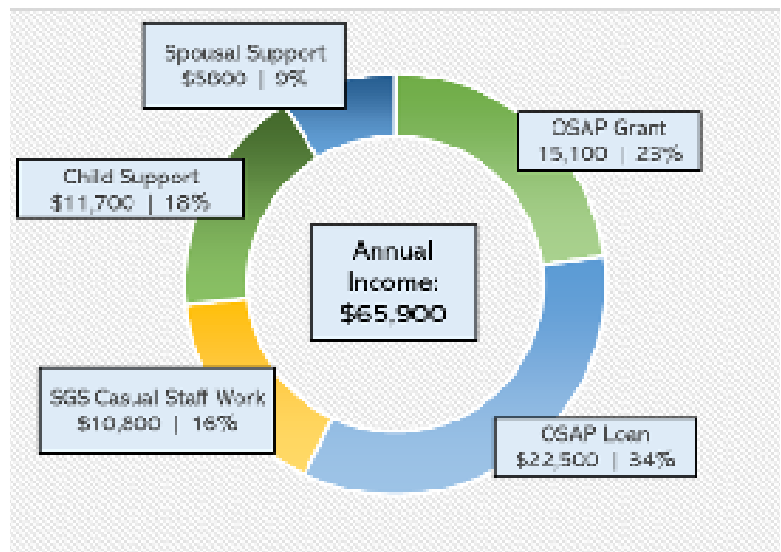
Maryam lives in the Calvin Park Neighbourhood, which is a 6-10 minute drive to central campus (a 15 minute bike ride).



Maryam's (2 bedroom) apartment is near a French Immersion public school, and walking distance to the Kingston Centre (i.e., groceries, pet store, and pharmacy), local parks, the YMCA, and a central bus route to campus (20 to 30 minute commute).

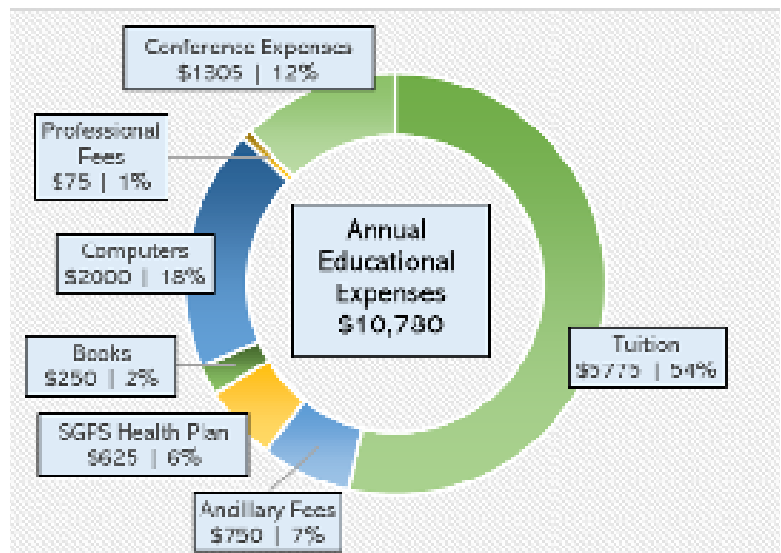
Income/Expenses

- **Note:** As Maryam received SSHRC (external Tri-council grant), her funding commitment including her SSHRC. She was not required to take on a TAsip for employment and funding reasons.



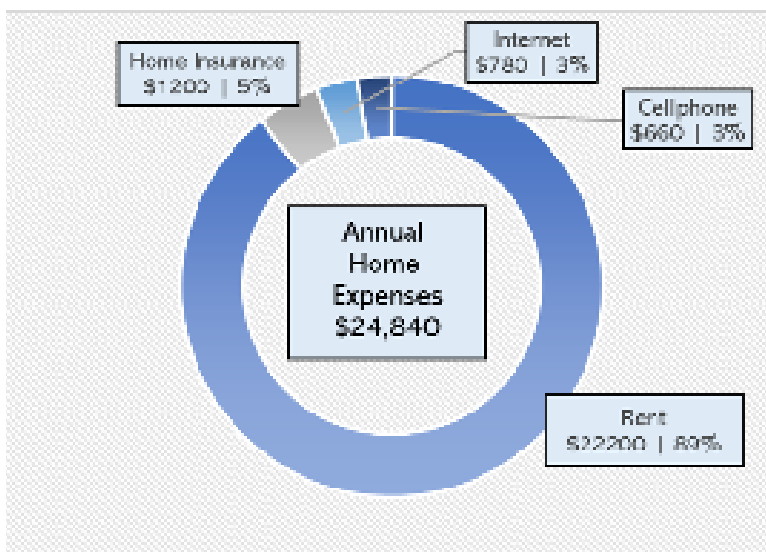
Expense Breakdowns

- **Note:** Included in your ancillary fees is Health and Dental and Queen's Physical Recreation.



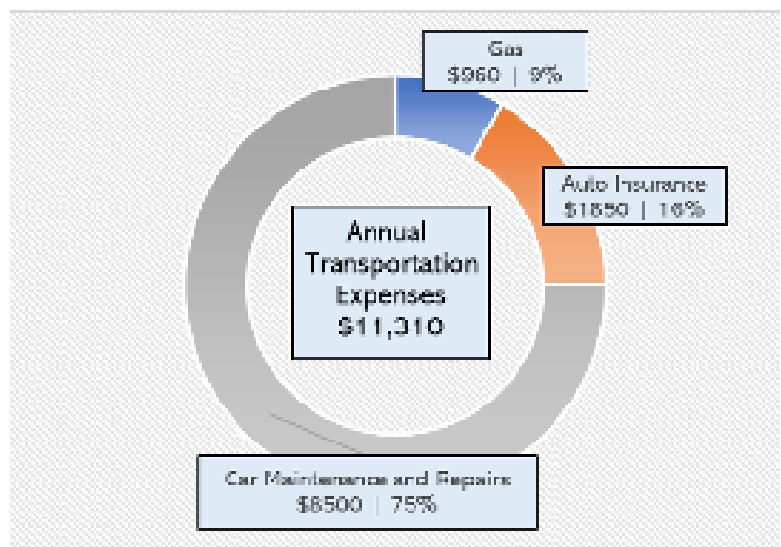
- **Note:** The SGPS Health and Dental Plan is optional with proof of existing coverage.

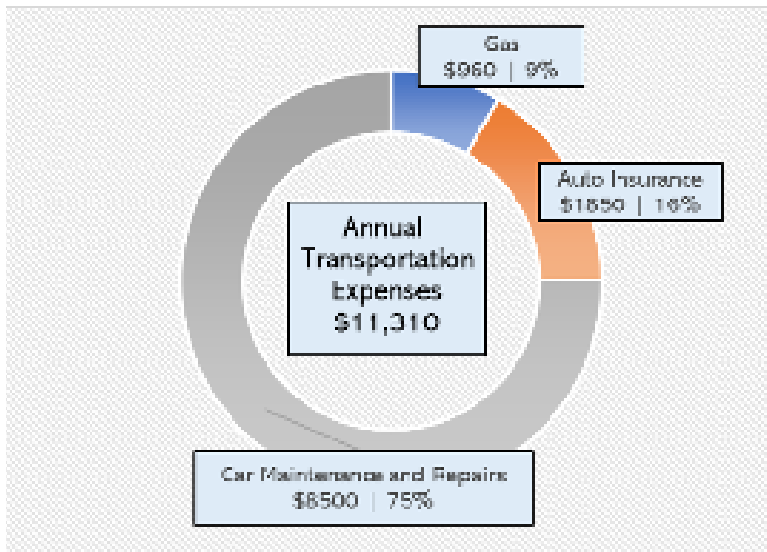
For details about your health and dental plan, please visit www.sgps.ca



- **Note:** The SGPS Health and Dental Plan is optional with proof of existing coverage.

For details about your health and dental plan, please visit www.sgps.ca





- **Note:** Maryam could offset some of her conference expenses through travel awards offered through the SGSPA.



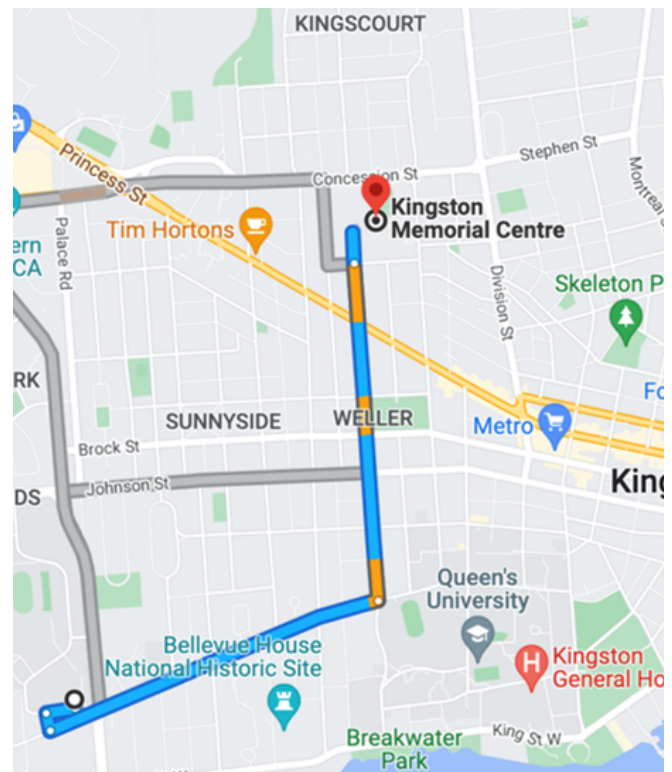
ISAAC

Isaac is a PhD candidate at Queen's. He lives with his partner (Sam), and dog (Sprout).

In addition to his studies, he works in higher education at a local college.

Geographical Sketch

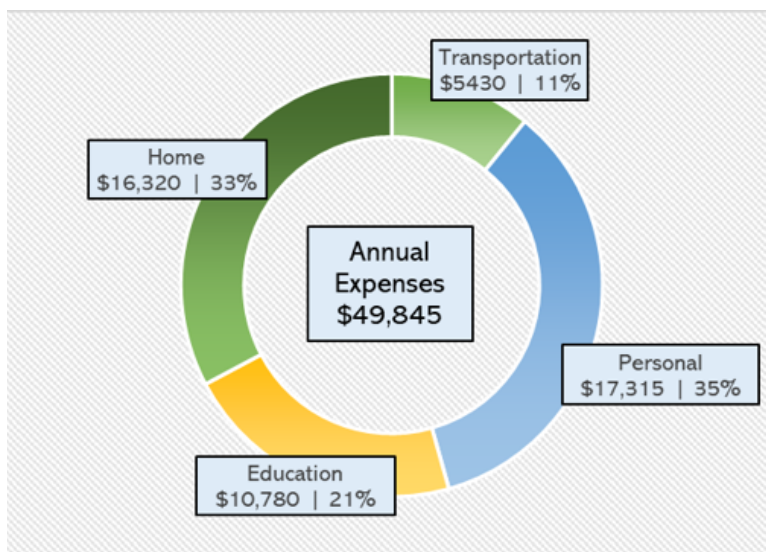
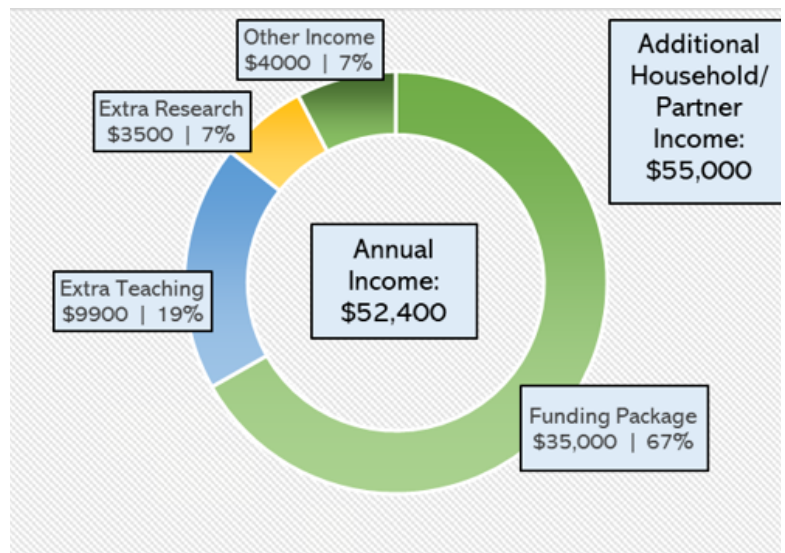
Isaac has lived in Kingston for 7 years. He lives near the Memorial Centre, which is an equal seven-minute drive to the Faculty of Education (West Campus) and the Queen's University Central Campus. In the spring and summer Isaac likes to walk to the University. Google maps estimates it will take Isaac 30 minutes to walk the 2.5 to 3 kilometers to either campus (depending on the route). There are two grocery stores located near the Kingston Centre and several grocery stores located near the Queen's University central campus.



Income/Expenses

Isaac lives in a dual income household and his living expense are shared with his partner Sam. These living expenses, and the financial decisions reflected within these tables, are inclusive of his and his partner's financial situation.

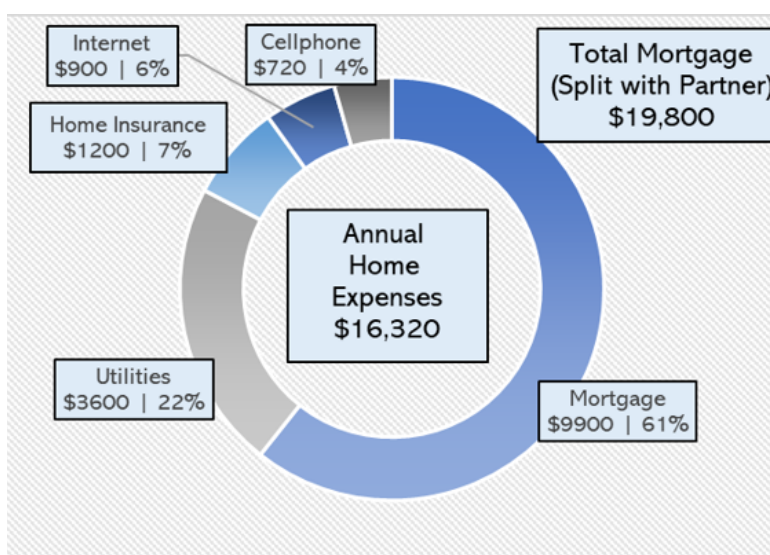
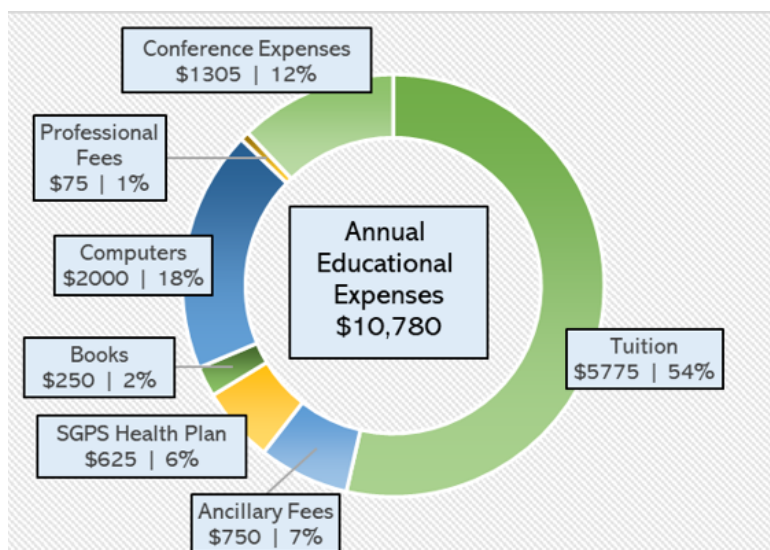
- Throughout the year Isaac works various contracts. These opportunities are received through personal networks, newsletters, and outside of the University.



- Extra Research and Teaching (\$13,400): Isaac's extra TA/ RA/GTF work was not part of his initial funding letter. He applied for these positions and they were additional work that he completed on top of his graduate research. The level of extra work fluctuates for Isaac from year to year.

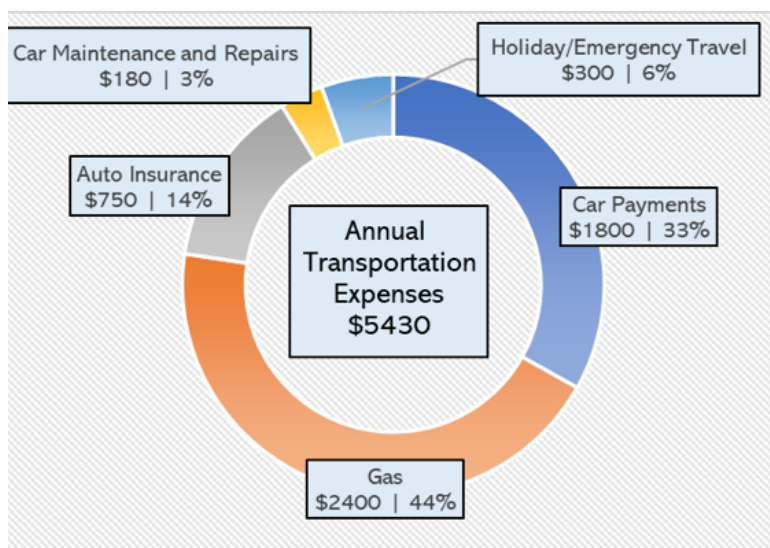
Expense Breakdowns

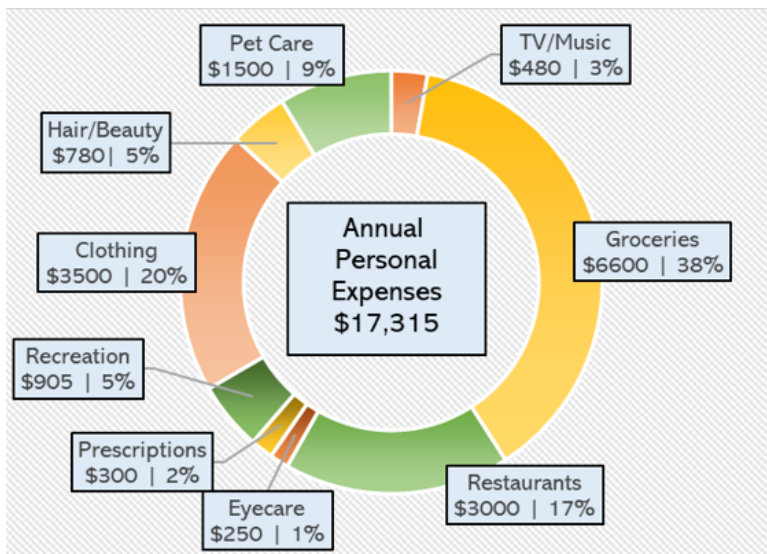
- **Tip:** Consult your Department/ Faculty for grants and bursaries for conference attendance and travel, often granted to students who are presenting (solo or co-authored).



- **Note:** From 2016 to the summer of 2021, they were renting a two-bedroom apartment with Homestead properties for \$1,300.00, inclusive of utilities. Some of the other home expenses are also split (e.g., internet, home insurance, and utilities)

- **Tip:** The SGPS has a comprehensive bus plan which can meet your needs per semester. Many graduate students find it useful to live within walking/cycling distance to Queen's campus.





• **Note:** According to StatCan, the average annual household expenditure on clothing and accessories in Canada in 2019 amounted to \$3,340.00 CAD.

HAVEN

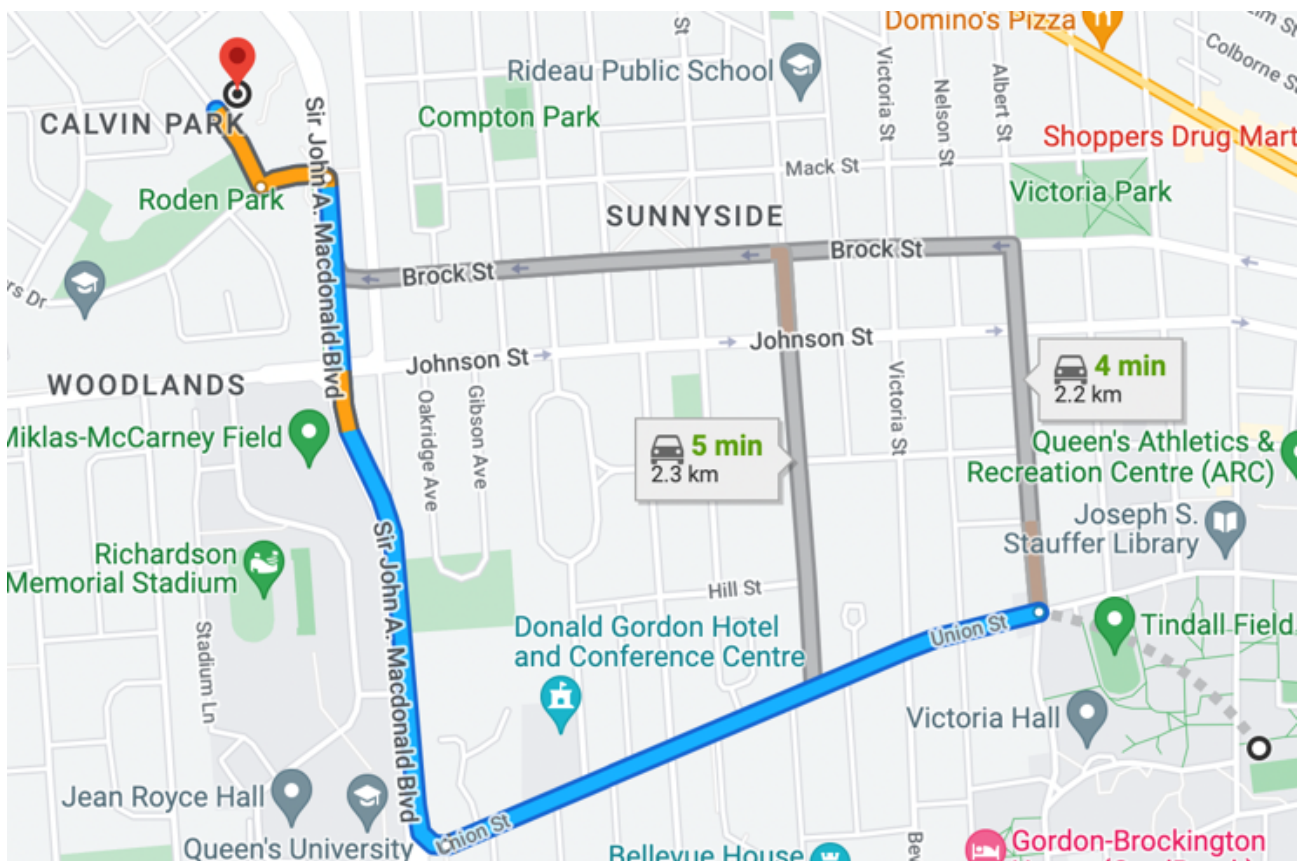


Haven is a PhD candidate at Queen's. They live with their partner, Ry.

They are a teaching assistant in their department.

Geographical Sketch

Haven lives in the Calvin Park Neighbourhood, which is a 6-10 minute drive to central campus, and close to Roden Park.



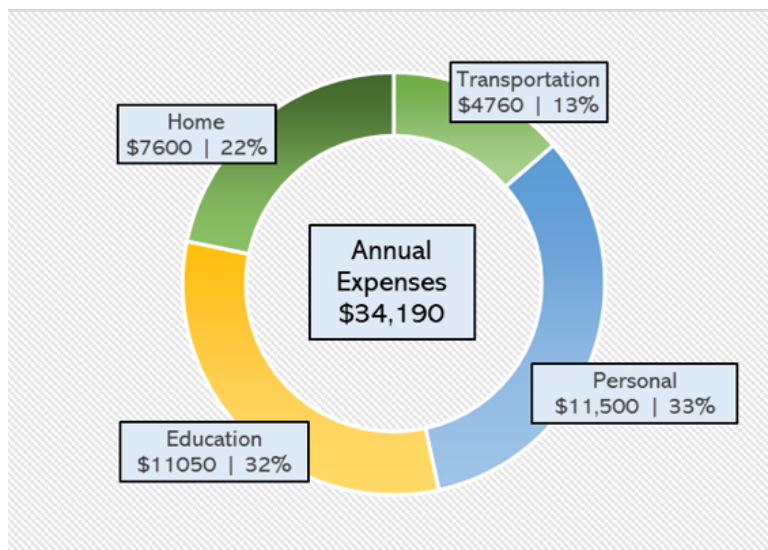
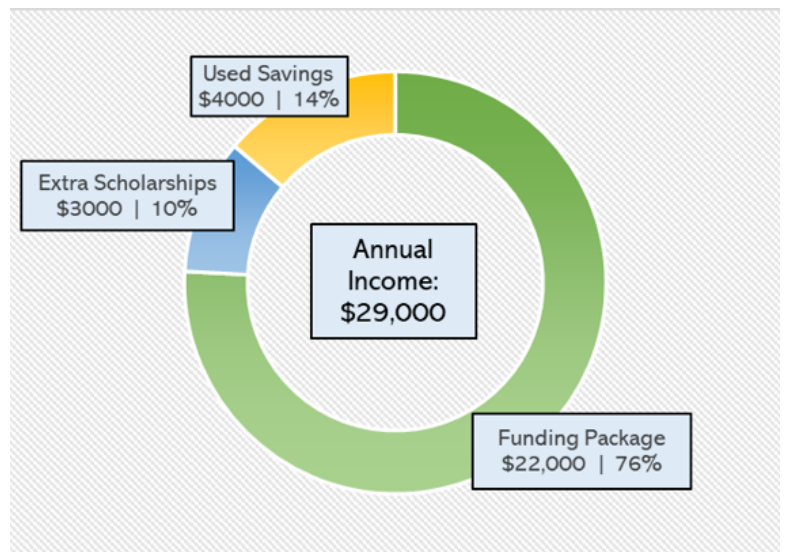
Haven's (1 bedroom) apartment is within walking distance to three green spaces, where they often meet with a local athletics league. They are also within walking distance to the grocery store, a climbing gym, and pharmacy. They sometimes bike (10 minutes) to central campus.

Income/Expenses

- **Note:** Haven shares a portion of their living expenses with their partner, Ry.

Their residence fees are \$10560, divided.

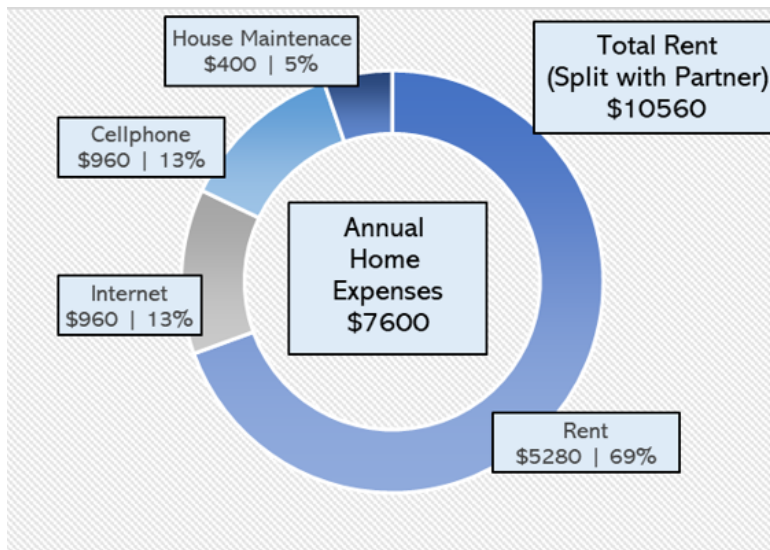
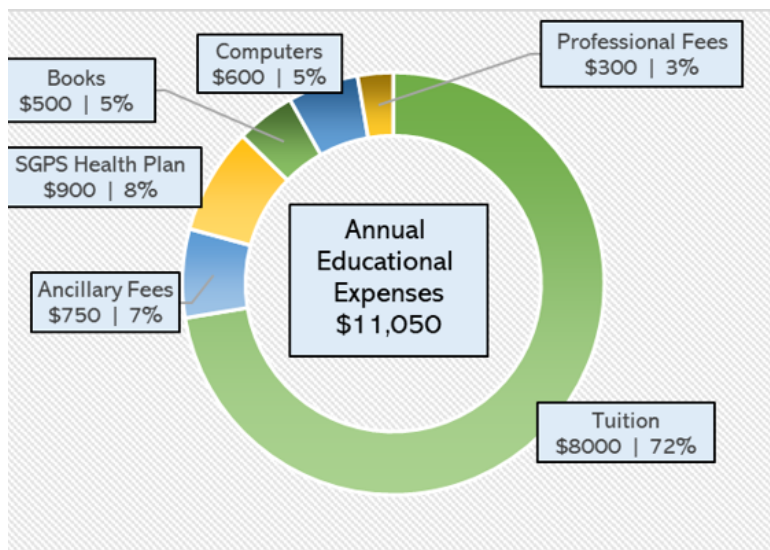
Many graduate students share living expenses.



- In addition to Haven's annual income, Ry has an income of \$44,000. Ry shares the household expenses.

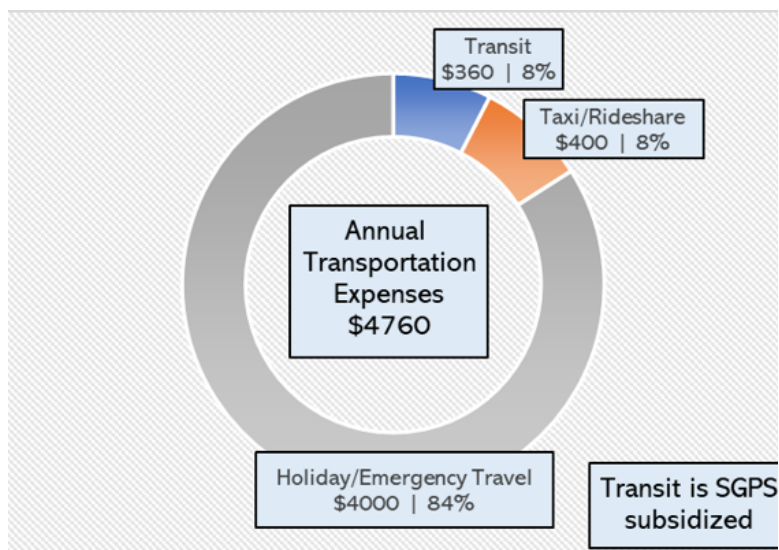
Expense Breakdowns

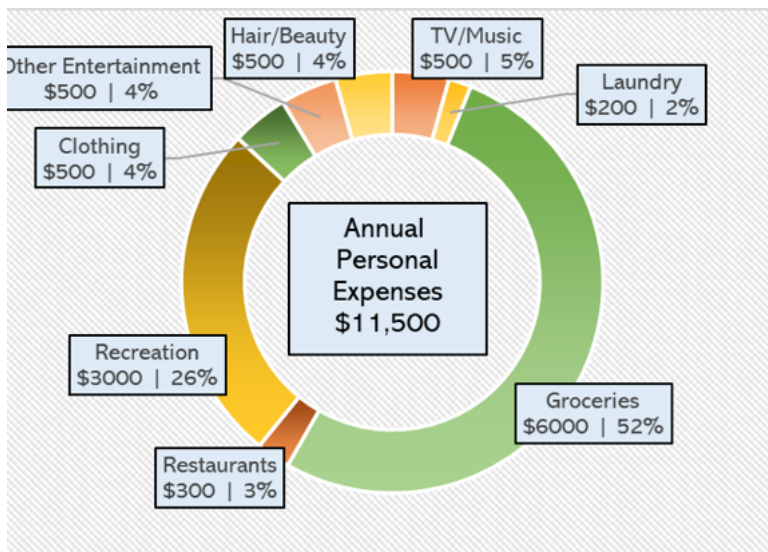
- **Note:** Athletics and Recreation is a mandatory fee included in your ancillary fees.



- Haven's total annual home expenses are split with their partner.

- **Tip:** Haven and Ry reduce their transportation expenses by relying on public transportation.





• **Note:** In addition to membership in the Queen's athletic center, you may participate in other athletics and recreation outside of Queen's, like Haven.