



Applying to Graduate School in Psychology: How Can I Afford it?

FEBRUARY 15, 2018

Applying to Grad School

- ▶ **GRE costs**
 - ▶ General GRE: US \$205 (other than China & Australia)
 - ▶ Subject GRE: US \$150 (worldwide)
- ▶ **Application (per school)**
 - ▶ ~\$100
- ▶ **Transcripts**
 - ▶ \$12 to send EACH one
- ▶ **Sending GRE scores**
 - ▶ 4 institutions- free
 - ▶ Additional: US \$27 per institution
- ▶ **Total applying costs: ~\$500**



Is Graduate School Expensive?

Average Tuition costs per year:

- Undergraduate programs in Ontario: \$8,114
- Professional programs (Dentistry, Medicine, Law): \$11,000 - \$21,000
- **Graduate Programs in Canada: \$6,703**
 - **Often lower than undergraduate tuition!**
 - **Highest in Ontario: \$9,416**

statscan.gc.ca tuition fees for 2016/2017

York Tuition

- ▶ Based on Cohort year- year you entered your current program
- ▶ This year:

Program Fees Including Tuition and Supplementary Fees

STATUS / PROGRAM	DOMESTIC		INTERNATIONAL	
	1 TERM	2 TERMS	1 TERM (MASTERS)	1 TERM (PHD)
Part-time	\$928.68	\$1,857.36	\$3,268.67	\$3,131.17
Full-time	\$1,854.34	\$3,708.68	\$6,534.33	\$6,259.33

Visit the [FGS Fees website](#) for additional details about program fees.

Additional Charges

- ▶ **Registration Fee:** \$15 per term
- ▶ **Health Insurance-International students:** \$51 per month- mandatory for all international students
- ▶ **Student Health Plan:** \$400 per year





Graduate Funding

Money provided to students through the school and external employment

Graduate Funding

- ▶ York Funding vs. Employment Funding
- ▶ **Funding depends on:**
 - ▶ Registration as full-time student
 - ▶ Satisfactory academic progress
 - ▶ Fulfillment of funding-related employment

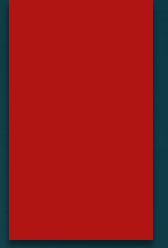


Funding: York

- ▶ York Graduate Fellowship
 - ▶ Covers tuition
 - ▶ Varies for domestic vs. international students
 - ▶ May be affected by internal/external scholarships

Type	Includes	Frequency	Destination
York Funding	<ul style="list-style-type: none">• Fellowship• Graduate Financial Assistance• Internal/External Scholarships• Health Care Bursary*	Payment by Term	Student Account

Funding: York



- ▶ **Internal Scholarships:**

- ▶ Program-specific awards
- ▶ York Graduate Scholarship (\$6,000/\$10,000 at MA level)
 - ▶ Entrance scholarship
 - ▶ Awarded to top-ranked applicants
 - ▶ At first year of study

- ▶ **External Scholarships:**

- ▶ OGS
- ▶ Tri-Council- SSHRC, NSERC, CIHR

Funding: External, Tri-Council

<u>Tri-Council</u>	<u>\$ per year (MA)</u>	<u>Subject Matter</u>
SSHRC	17,500	Social sciences- understanding individuals, groups and societies
NSERC	17,500	Fundamental processes in humans (e.g. cognition)
CIHR	17,500	Implications for human health (e.g. treatments)

Funding: External, Tri-Council

- ▶ How to apply?
 - ▶ Submit research proposal
 - ▶ Canadian Common CV
 - ▶ 2 reference letters
 - ▶ Transcripts

- ▶ Selection criteria (MA level)
 - ▶ 50% academic excellence
 - ▶ 30% research potential
 - ▶ 20% personal characteristics, interpersonal skills

Ontario Graduate Scholarship

- ▶ Jointly funded by the Ontario Government and Ontario Universities
 - ▶ two-thirds by provincial govt and one third by university
- ▶ Merit-based awards available to all disciplines
 - ▶ Enrolled in full-time studies
- ▶ Can apply each year up to 3rd year of PhD
- ▶ Joint application with Tri-council funding for York
 - ▶ Submitted directly to graduate program
- ▶ \$15 000 per annum
- ▶ Cannot hold OGS if awarded Tri-council

Funding Factors

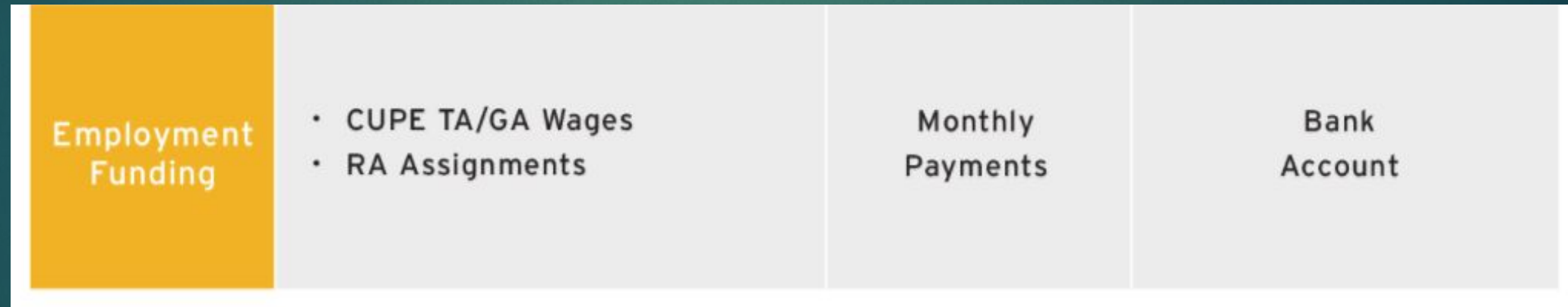
- Supervisor Funding:
 - Supervisor pays you directly or cover costs
 - May not have to TA
- Grades (generally at least A- average)
- Publications
- Extra-curricular involvement
- Reference Letters
- Research Proposal

Employment: Teaching Assistantships

- Full TAship
 - \$16,870
 - \$1752.75~ monthly
 - 270h per assignment
- .5 TAship (common with external funding)
 - \$9,408.50
 - \$902.00~ monthly
 - 135h per assignment
- TA Responsibilities
 - Emails
 - Office hours
 - Attending lectures/taking notes
 - Invigilating exams
 - Grading
 - Holding make-up exams

Funding- From TAships

- ▶ Payment on last week of each month



Other Employment Options

- Graduate Assistantship
 - Typically not relevant for clinical*
- Research Assistantships
- Can take cases in the YUPC
 - Clinical only*
- Full time graduate studies
 - May only work roughly 10 hours per week (includes TAing)
 - Nobody follows this, but grad school is demanding*
- If you hold a CGS Masters award
 - No longer any restriction on outside employment
 - But..."Must devote full-time hours to the research or studies for which they were funded"

Funding- Example

- ▶ Master's Funding- Domestic Students, with TAship

Breakdown: Teaching Assistantship	Domestic (Level 1)
Salary on 0.5 TA Assignment	\$5,609
Vacation Pay (4%)	\$224
Grant-in-Aid (GIA)	\$1,853
Graduate Financial Assistance (GFA)	\$1,947
York Master's Fellowship (YMF)	\$5,403
York University Health Care Graduate Bursary	\$0
Total Funding	\$15,036
Less Tuition and Ancillary Fees	(\$5,216)
Total to Student*	\$9,820

*Total before taxes deducted

Benefits

- ▶ **York University Graduate Students' Association (YUGSA) Health Plan**
 - ▶ Mandatory for full-time graduate students with no comparable coverage for drugs AND dental
 - ▶ Optional for part-time
 - ▶ \$400 per year (coverage period from September 1 to August 31)
- ▶ **CUPE 3903- If you are a TA**
 - ▶ Do not have to pay for
 - ▶ Coverage from first day of contract to 5 months after contract ends
- ▶ **University Health Insurance Plan (UHIP)**
 - ▶ International students or not covered by OHIP

Child Care

- ▶ Available through York to students, staff and faculty
- ▶ Infants more expensive than school age
- ▶ Vary by number of hours
- ▶ Approximately range from: \$1500/ month to \$700/ month (based on 20 days)

Two centres located on Keele campus:

- ▶ [York University Cooperative Day Centre](#)
- ▶ [Lee Wiggins Childcare Centre](#)



Child Care Subsidy

- ▶ City of Toronto

Provides fee subsidy for anyone employed, going to school or looking for work who needs financial assistance

- ▶ Under age 13 or special needs age 18 and under

- ▶ Application to determine eligibility

- ▶ income level main criteria
- ▶ special needs

- ▶ [Subsidy Calculator](#)

Eg. Income of \$ 20 000 for two parents = \$6 a day for 1 toddler

York:

[CUPE Childcare Funds](#)

Additional Funding Options

- ▶ Government and private scholarships/ grants to fund graduate student research
- ▶ Largely divided by research topics and areas
eg. History, memory, women's health
- ▶ Require research proposal, reference letters and CV
each scholarship has their own specific requirements
- ▶ Can vary in amount from \$1000 - \$50 000
- ▶ OSAP available for graduate students
both grants and loans

How do I find these options?

- ▶ Read your emails!

[Emails sent by FGS](#), your department, your area heads

- ▶ University Funding pages

Eg. [York's Graduate Scholarships](#)

- ▶ Search for options by your research area

eg. Autism, Alzheimer's, infant language development etc.

Resources:

Research and merit based awards:

[Autism Scholars Awards:](#)

Master's \$18 000 Doctoral \$20 000

[Ontario's Women's Health Scholar's Awards:](#)

Master's \$25 000 Doctoral \$35 000

[Alzheimer's Society Research Program:](#)

Doctoral \$22 000

[Vanier Canada Graduate Scholarships:](#)

Doctoral \$50 000 for 3 years

[Ontario Trillium Scholarship:](#)

International Students only Doctoral \$40 000 for up to 4 years



Personal Examples

Lifestyle, Residential Location and Family Dynamics

Cost of Living - Example

Estimated Cost of Living

Housing (incl. utilities)	\$8,400	<i>based on average rate of \$700/month for a full academic year (i.e. 12 months), does not include parking, telephone, cable, internet and laundry</i>
Food	\$3,600	<i>based on \$300/month for a single person</i>
Miscellaneous (Transportation, Clothing, and Entertainment)	\$3,700	
Total	\$15,700	

Estimated Educational Costs

Fees and Tuition	\$ 5,545 - Domestic \$19,500 - International	<i>based on full-time (non-professional) graduate programs, per academic year</i>
Textbooks, Equipment and Supplies	\$1,500 - \$3,000	<i>may be higher for some disciplines</i>
Health Plan and Prescriptions	\$385 - Domestic \$684 - International	
Total	\$7,430 - \$23,184	

Dana's Finances

- ▶ Live at home
- ▶ Mostly use transit, occasionally family's car

- ▶ Finance Breakdown per month:
 - ▶ Transit: \$120
 - ▶ Bills: \$120
 - ▶ Entertainment: \$280
 - ▶ TOTAL: \$520



K.B.'s Finances

- Live alone on campus in graduate housing
- 1 bedroom apartment
- No car, transit/ Uber pay per use

- Finance breakdown per month:
 - Rent and bills: \$1200
 - Grocery: \$350
 - Entertainment: \$250
 - Transit: \$100
 - Total: \$1900



Davey's Finances

- Lives downtown on Queen West
- 2 bedroom with roommate
- Car/Ubers

- Finance breakdown per month:
 - Rent and Bills: \$1 400
 - Car things: \$200
 - Groceries: \$400+
 - Entertainment: \$300~
 - Total: \$2300~

