Financial Information for Graduate Students

June 2020
GSU Financial Opportunities
Professional Development Grant

- [https://www.gsumun.ca/funding](https://www.gsumun.ca/funding)
- Graduate students can apply for reimbursements for money spent on professional development.
- Items that qualify under the grant include books, software, workshops, trainings, etc.
- Masters students can apply for up to $200 in their program
- Doctoral students can apply for up to $400 in their program
Professional Membership Grant

- [https://www.gsumun.ca/funding](https://www.gsumun.ca/funding)
- Graduate students can apply for reimbursements for money spent on professional membership.
- All students can apply for $50 per calendar year
- Masters students can apply for the grant twice in their program
- Doctoral students can apply for the grant four times in their program
Special Projects Grant

- [https://www.gsumun.ca/funding](https://www.gsumun.ca/funding)
- Available for special projects for students within academic units
- Recognized societies can apply for $500; ratified societies can apply for $750
- Between the Graduate Student Development Fund and the Special Project Grant, only one grant can be held in a year.
- Funds are not guaranteed
Conference Funding

- [https://www.gsumun.ca/funding](https://www.gsumun.ca/funding)
- Available for students who are presenting at conferences outside of the city of St. John’s
- Masters students can apply for $250 in their program
- Doctoral Students can apply for $500 in their program
- An additional $50 can be granted if the conference is outside of Canada
Graduate Student Development Fund

- [https://www.gsumun.ca/gsdf-grants](https://www.gsumun.ca/gsdf-grants)
- Ratified clubs and societies under the GSU can apply for up to $2000 a year.
- Events sponsored by the fund must be advertised as such.
- After the first half of the funds have been distributed, clubs and societies must submit a report with receipts in order to receive the second half of their funds.
- Funds are not guaranteed.
Graduate Student Work Experience Program

- Work experience positions through the GSU are available at the start of every semester (for 75 hours a semester at the graduate student pay rate)
- Positions are usually available for Constitution Coordinator, Webmaster, Health and Dental Coordinator, Social Events Coordinator, Sustainability Coordinator, Grenfell Coordinator (must be a student on Grenfell Campus)
- Applications can be submitted through the career development section of www.my.mun.ca
Other Financial Opportunities

Sources: IO; MUN Student Life; MUN Student Benefit and Support Document
Student Life Emergency Support

◊ MUN Student Life has the following supports:

◊ Emergency Financial Supports

◊ Started specifically to assist during the COVID pandemic situation


◊ Emergency Student Loans

◊ Loans for up to $500 (have to be paid back)

◊ Given on a semester basis


◊ **The GSU has donated to this fund
The SGS Emergency Fund

◊ The SGS Graduate Student Emergency Bursary is intended to help graduate students overcome temporary financial emergencies due to the pandemic. Awards during this period will be a maximum of $500. Please email sgs@mun.ca for information on the eligibility criteria and the application process.

◊ If you are a graduate student dealing with a financial emergency and unable to register for graduate courses, please email akim@mun.ca.

◊ **The GSU has donated to this fund**
The Canada Emergency Student Benefit


- For students who do not qualify for the Canada Emergency Response Benefit (CERB) or Employment Insurance (EI).

- It provides financial support ($1250 a month) to students who are unable to find employment due to COVID-19.

- Applications must be submitted before September 30, 2020.
Other Government Programs

- The Canadian Government is increasing grants (that do not have to be paid back) for eligible students.
- The Canadian Government is also suspending loan repayments
Tax Related Information

Source: MUN Internationalization Office (https://www.mun.ca/international/programming/income-tax.php)
Gather the Necessary Documents

For example:

- T2202 Slip (Tuition fee)
- Insurance premiums (Health and dental insurance premiums)
- T4 Slip (Employment Income)
- T4A Slip (Scholarship/Funding non-taxable income)
- T5 Slip (Sent by bank for an investment income- Not common for international students)
Gather the Necessary Documents

- **T2202:**
  Available to all students who pay tuition, it allows you to collect a tax credit that can lower what you have to pay towards taxes. You can gain access to your through Self-Service.

- **Health Insurance Premiums:**
  You can submit what you have paid through insurance fees.

- **T4 Slip:**
  Available to students who have taxable income that comes from employment. You can get this from your employer.

- **T4A Slip:**
  Applicable to those who have non-taxable income (e.g., from funding, fellowships, scholarships). You can get this from your self-service account (employee services tab).

- **T5 Slip:**
  Applicable to those who have investment income.
Gather the Necessary Documents

Other Documents:

- Other Medical/Dental expenses that you paid.
- Donations to registered charities and organizations.
- Official tax receipts for donations and charity.
- Safety Deposit Box Fee (if applicable)
- Notice of Assessment from CRA (applicable to repeat filers only)
- Bring your Direct deposit information from your bank (to initiate direct deposit for refunds)
- Individual Tax Number (ITN) Application (If no SIN)
File Your Taxes

There are many methods to file your taxes:

◊ 1. The MUN Tax Clinic

◊ 2. Online filing services
   ◊ E.g., Ufile (www.Ufile.ca)

◊ 3. Accountants

◊ 4. International Tax Services Office 1-855-284-5942