

## Procedures for applying the Graduate Policy on the Adjustment of Financial Support and Merit-Based Scholarships, Faculty of Health Sciences (2024)

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Below is an example of how the policy would be applied for a student who receives an award after receiving an Offer of Admission. For further questions, please contact FHS Graduate Studies.

### Scenario:

The student was guaranteed a total stipend of \$30,000 per year in program scholarship and supervisor’s contributions at the time of admission.

TA employment was also included in the financial offer, but this may not be considered in adjusting stipends.

### Application of the policy:

The table below shows the maximum reduction in stipends and minimum increase in remuneration following each of several common awards. For example, after such a PhD student wins a CGS-D valued at \$35,000, their total stipend may be reduced by no more than \$28,000 from the original \$30,000 to ensure that the net benefit to the student is at least 20% the value of the CGS-D.

| Award Value                |          | Minimum Benefit as % of Award |                 |                          |
|----------------------------|----------|-------------------------------|-----------------|--------------------------|
|                            |          | Min Benefit (20% of award)    | Min Take-Home   | Max Reduction in Stipend |
| <b>No External Funding</b> | \$0      | <b>20%</b>                    | <b>\$30,000</b> |                          |
| <\$5k                      | \$1,500  | \$1,500                       | \$31,500        | \$0                      |
| <b>OGF</b>                 | \$12,000 | \$2,400                       | \$32,400        | \$9,600                  |
| <b>OGS</b>                 | \$15,000 | \$3,000                       | \$33,000        | \$12,000                 |
| <b>CGS-M</b>               | \$17,500 | \$3,500                       | \$33,500        | \$14,000                 |
| <b>PGSD</b>                | \$21,000 | \$4,200                       | \$34,200        | \$16,800                 |
| <b>Cope</b>                | \$25,000 | \$5,000                       | \$35,000        | \$20,000                 |
| <b>CGSD</b>                | \$35,000 | \$7,000                       | \$37,000        | \$28,000                 |
| <b>Vanier</b>              | \$50,000 | \$10,000                      | \$50,000        | \$30,000                 |
|                            |          | *No tax on awards under 5k    |                 |                          |

**Note:**

Only the total stipend may be reduced. The student must receive the whole value of their external award. Consequently, in the last row of the table, after a student wins a Vanier CGS, total stipend may be reduced to zero and the minimum take-home is the value of the award, which exceeds the minimum benefit under the policy.

Students who receive an OGS award have the option to start the award in May. In such a case, Provision (5) applies, such that the maximum reduction in total stipend is \$12,000, calculated on the \$15,000 award. Only one-third of the award is received in the academic year it is started, so the maximum reduction in the Spring-Summer term is \$4,000, with the remaining \$8,000 reduction permitted in the following year. In general, stipend must not be reduced against income not received.

Example current as of May 2024.

Please contact FHS Graduate Studies ([adeanhsc@mcmaster.ca](mailto:adeanhsc@mcmaster.ca)) with any questions.