

2020-2021 FOM HBFA: Top-Up Commonly Asked

Q1. How much top-up can a student get in a year?

A. Starting in 2020-21, the top-up is only provided in totals of \$2,000, \$3,000 or \$4,000 per year (does not exceed 12 months) and is added above the base funding amount. The total amount of the top-up must be no less than \$2,000, \$3,000, or \$4,000 per year.

Q2. If a student starts their award in May or January (i.e., not in September when the academic year starts), how will their top-up be calculated?

A. This will be calculated on a case-by-case situation, as per the individual graduate unit. The graduate unit will need to confirm if their practice is to provide the top-up when the award starts, or when the academic year starts, or when the student started their graduate program. Regardless of the practice, the total top-up amount should not exceed 12 months.

For example:

Award(s) Total	Award Period	Top-Up and Start Date	Next Available Top-Up Date
\$21,000	September 1, 2020 to August 31, 2021	\$4,000 starting Sept 2020	September 2021
\$21,000	May 1, 2020 to April 2021	\$4,000 starting Sept 2020	September 2021
\$21,000	May 1, 2020 to April 2021	\$4,000 starting May 2020	May 2021

Q3. If the student completes their program earlier, is their top-up pro-rated? E.g., \$21K award that started in the Fall session. Then, student completes degree in April; therefore, the award total is reduced to \$14K. The top-up was \$4K.

A. The student's total award received should reflect to the new level of top-up. In this example, the \$21K award was eligible for a \$4K top-up but when reduced to a \$14K award, the top-up should be adjusted accordingly to \$3K, as per section 3 of the [HBFA Top-Up Practices](#). See *Top-Up Practices* table below.

Note: This is also true when a student receives additional awards within a 12-month period and their top-up may be eligible for the next top-up level amount. For example, a student received a \$7K OSOTF in September and was eligible for a \$2K top-up. However, in January the student receives an additional \$8K OSOTF award. The two combined OSOTF awards total to \$15K; therefore, the student's top-up is increased to \$3K.

For example:

Original Award(s) Total	Original Award Period	Original Top-Up and Start Date	Funding Update	New Adjusted Amounts for Award and Top-up
\$21,000	September 1, 2020 to August 31, 2021	\$4,000 starting September 2020	Award ends early on April 30, 2021	\$14K award & \$3,000 top-up paid within Sept 1, 2020 to April 30, 2021.
\$7,000	September 1, 2020 to August 31, 2021	\$2,000 starting September 2020	Wins additional \$8,000 award for January 2021	\$15,000 total awards & \$3,000 top-up paid within Sept 1, 2020 to Aug 30, 2021.
\$15K OGS	May 1, 2020 to April 30, 2021 for 2020-2021 academic year.	\$3,000 starting May 2020	Wins another \$15K OGS starting May 1, 2021 for 2021-2022 academic year.	*Eligible to receive a 2 nd top-up in the 2021-22 academic year. Award amounts do not need to be adjusted but the 2 nd top-up starts in May 2021 or Sept 2021. <i>*Note: Although the award amount does not need to be adjusted, the student's annual funding package may need to be re-calculated to avoid overpayment in a given 12-month period.</i>

Q4. If a PhD student receives a \$30K CIHR CGS D, does the \$4,000 top-up bring the total stipend to \$34,000 (award \$30K plus top-up \$4K), or \$34,687.02 (PhD base funding amount \$30,687.02 plus top-up \$4K)?

A. The PhD student should receive a total of \$34,687.02 because the top-up is applied above the base funding amount (i.e., 30,687.02) and *not* above the award amount. Therefore, the graduate unit or supervisor portion would be \$4,687.02; and the CIHR CGS-D portion \$30,000.

Q5. If a PhD student receives a \$35K NSERC CGS D, does the \$4,000 top-up bring the total stipend to \$39,000 (award \$35K plus top-up \$4K), or \$34,687.02 (PhD base funding amount \$30,687.02 plus top-up \$4K)?

A. Neither! The PhD student's funding package will be a total of \$35,000 and will be replaced completely by the NSERC CGS D and no top-up will be applied. See bullet point #3 in *Top-Up Practices* table below.

Q6. If a student is approved for the CGS-M extension and is recommended for an OGS. The cumulative total award value will be \$15,833 for 2020-2021 (Sept instalment of CGS-M plus Jan and May instalments of OGS). Is the student eligible for a top-up?

A. This student should receive the \$4,000 top-up for the new 12-months of funding for the 2020-21.

Top-Up Practices

All awards that require student applications are eligible for a top-up from their supervisor or graduate unit.

The top-up amounts are as follows:

Award Amount	Top-Up*
\$0.00 to \$2,000	There will be no top-up but the student gets to keep the award(s), up to a combined maximum of \$2,000. The amount of the award will not be deducted from the base funding.
Between \$2,001 to \$9,999 (cumulative awards)	Award goes towards the base funding and the student receives a \$2,000 top-up over their base funding.
Between \$10,000 to \$15,000 (cumulative awards)	Award goes towards the base funding and the student receives a \$3,000 top-up over their base funding.
Over \$15,000 (cumulative awards \$15,001 and up)	Award goes towards the base funding and student receives a \$4,000 top-up over their base funding.

*Note:

- Within an academic year (or 12 months period), the total cumulative top-up maximum is \$4,000. That is, if a student holds an award of \$5,000 and another award of \$17,500, their total top-up is \$4,000.
- The top-up is only provided in increments of \$2,000, \$3,000 or \$4,000 per year (does not exceed 12 months) and is added above the base funding amount.
- A student, who receives award(s) exceeding the amount equivalent to the base funding and maximum top-up of \$4,000, will not be eligible to receive a top-up for these award(s).
- Payment of top-ups will occur annually for the duration of the award. Thereafter, the student will revert back to the appropriate base graduate student funding package amount.
- Top-up eligibility excludes University of Toronto Fellowship (e.g. UTF Open), Doctoral Completion Awards, travel awards, and bursaries.