



Resources for Students Experiencing Financial Insecurity

This resource was created by the Financial Insecurity Working Group, part of the Faculty of Music's Anti-Racism, Anti-Oppression Committee. During the Winter 2024 term, we are leaving out food in the morning and afternoon, Monday through Friday, in the lobbies of the Edward Johnson Building and 90 Wellesley to help ensure our students have access to snacks each weekday. Feedback about this pilot program and the resource list below may be sent to edi.music@utoronto.ca.

Financial Aid for U of T Students

[Financial Aid Office](#)

[Ontario Student Assistance Program](#) – Student Loans/Grants for Ontario residents.

- Pathway to access student grants/loans for Ontario residents.
- Includes pathway to access federal (Canada) student loans/grants.
- [OSAP Aid Estimator](#) is a helpful tool to check whether you may be eligible for funding.

[Other Provincial Student Loans/Grants Programs](#)

- Includes pathway to access federal (Canada) student loans/grants

[University of Toronto Advanced Planning for Students](#)

- For students receiving a provincial/territorial financial assistance
- Grants cover the financial gap between a student's actual education costs and costs recognized by provincial/territorial government student financial aid program
- Of note: MA, MMus, and DMA students are not eligible for this plan

[Scholarships and Awards](#)

- Includes bursaries, entrance scholarships, in-course scholarships, Opera division scholarships, graduating scholarships, and awards by application/competition

[Centre for International Experience](#)

- Includes important information on [Finances](#)

[Indigenous Tuition Grant](#)

- Covers tuition in eligible undergraduate and graduate programs for students from the nine identified First Nations communities
- Indigenous students from the rest of Canada may be eligible for domestic Ontario fees
- Native American/Alaska Native students from the continental U.S.A. may also be eligible for domestic Ontario tuition fee

Health Plans – may cover some/all of healthcare services and prescription medications

- [International Students' University Health Insurance Plan](#)
- [U of T Students Union Health Plan](#)

- [U of T Graduate Student Union Health Plan](#) and support with the plan, along with info. about TA top-up plans available [here](#)

Undergraduate Specific Resources

[Faculty of Music Undergraduate Bursary application](#)

- Bursaries are available for domestic students: deadlines are Nov 1st and Feb 1st.
 - Decisions are made by the Scholarships and Awards Committee.
- International students experiencing an unexpected change in financial status may apply through the same portal.
 - Decisions are made through the University Registrar's Office.
- If an emergency or time-sensitive situation arises outside of these timeframes, any undergraduate student may consult with the Registrar's Office.

[UTSU Student Aid Program](#)

- Bursaries are available for up to \$500 on the following categories:
 - Book and Academic Supplies (e.g. books, laptops).
 - Exam Deferral Fees.
 - Academic Conferences and Pursuits.
 - Health and Wellness (e.g. mental health counselling, prescription drugs; must already be using UTSU's Health and Dental Plan, or another form of coverage)
 - Accessibility Needs.
 - Transit (geared towards commuter students).
 - Emergencies category (sudden financial need due to loss of income that impacts ability to pay for basic needs such as rent, food).
 - Other University Fees and Transactions (costs associated with microtransactions such as TopHat or WileyPlus).
 - Professional Faculty Mandatory Placements (health-related professional faculty students).

[Faculty of Music Undergraduate Association Funding](#)

- Individual Grants for an endeavour related to professional development as musician (e.g. summer program, co-curricular performance, conferences, competitions).
- Special Projects Fund for a project that affects two or more undergraduate music students (e.g. summer programs, conferences, competitions).
- Instrument Repair Fund for major instrument maintenance or repair.

International Students

- Undergraduate international students entering their first-year of studies who want to be considered for need-based awards may complete an [International Student Profile](#).
- The Profile is open from October to February. Outside this time, students should contact our Faculty's Registrar office to explore their options.

[Collaborative Pianist Grant](#)

- Expenses related to collaborative pianists (accompanists, coaches): deadlines are Nov 1st and Feb 1st and students are notified when applications are available.
- Contact the [Performance Office](#) for information on how to apply.

Graduate

[Financial Aid & Advising](#) - support with budgeting, planning, and referrals to other resources.

[School of Graduate Studies Emergency Grant](#)

- For unexpected financial emergencies.

[School of Graduate Studies Emergency Loan](#)

- Can assist students who are awaiting payments such as funding packages.
- Students who are not in a funded program, are outside of a funded cohort, or do not have a U of T work position are ineligible.
- Loans are interest-free until the agreed-upon repayment date.
- Loans can be as high as \$1000-\$1500.

Other Scholarship Listings

- [Student Awards](#)
- [Scholarship Canada](#)

Disability-Related

Students registered with [Accessibility Services](#) who have demonstrated financial need via a student loan program may be eligible for bursary or grant funding for disability-specific equipment or services. Students should book an appointment with their Accessibility Advisor to discuss: 416-978-8060 or accessibility.services@utoronto.ca

Housing Support

[U of T Housing](#)

- Find on- and [off-campus housing](#).
- Resources to help renters including self-guided [URent: Housing Modules](#) and [Rental Education videos](#).
- Free [Housing Conflict Coaching](#) sessions.

[Federation of Metro Tenants' Association](#)

- Focus on tenant rights and related resources available in multiple languages.

Food

[Daily Bread Food Bank](#)

- Lists food banks closest to whatever address is most convenient for you.

[UTSU Food Bank](#)

- Available to any U of T student on Fridays, 11am-3pm by appointment in the Student Commons - 230 College St., Room 136.
- Please bring your TCard or a copy of your timetable, and bags to transport food.

[Hart House \\$5 lunch](#)

- Monthly \$5 lunches available at Hart House; purchase tickets in advance if you can as they sell out quickly.

- Hart House also has [The Arbor Room](#), a place close by with daily specials ranging from \$10-15 and other dining options within that price range.

[Too Good to Go](#)

- A free app designed to provide affordable food while avoiding food waste, linking consumers to “surprise bags” offered by grocery stores, bakeries, and restaurants.

More Affordable Restaurants

- “[Cheap Eats](#)” in various Toronto neighbourhoods (similar articles published yearly).

Clothing

- Many of Toronto’s thrift stores are listed [here](#) and [here](#).

Organizations Supporting Safer Work

[U of T Workplace Investigations](#)

- The central administrative office in U of T’s Division of People Strategy, Equity & Culture that works with other offices to respond to and resolve employee concerns/complaints.
- Any U of T employee can share a concern or complaint and seek consultation, support, or resolution.
- They work closely with the University’s Divisional Human Resources Offices, Equity Offices, the Sexual Violence Prevention & Support Centre, and many other offices including departments, Divisions, and Faculties to manage complex complaints and to build resolution channels and support based on principles of inclusion.
- They recognize the importance of addressing issues in a timely, accessible, and transparent manner, ensuring there are no reprisals for raising a concern or a complaint.
- You can contact them directly or speak to our Faculty’s Equity, Diversity, Inclusion (EDI) Director, [Reshma Dhrodia](#) to learn more.

[Workplace Safety & Prevention Services](#)

- Focuses on health and safety for Ontario workplaces.

[Institute for Work and Health](#)

- Toronto based, Ontario funded organization that conducts and shares actionable research to promote, protect and improve the health and safety of working people.

[Maggie’s](#)

- One of the nation's oldest sex worker justice organizations offering wrap-around supports and services designed by and for communities across Toronto.