

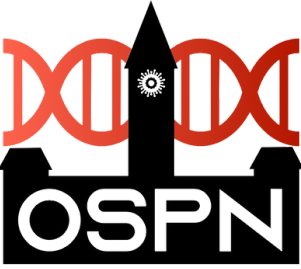
NATIONAL GRADUATE STUDENT FINANCE SURVEY

Key Findings

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OTTAWA SCIENCE POLICY NETWORK
NATIONAL GRADUATE STUDENT FINANCE SURVEY

TUITION



Key Findings

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TUITION

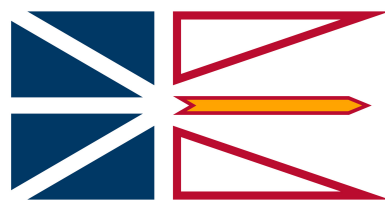
Key Findings



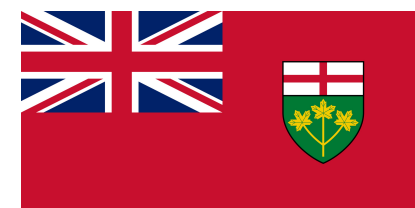
1

\$7,518 AVERAGE ANNUAL DOMESTIC TUITION

Lowest reported tuition in
Newfoundland and
Labrador (\$5,016.27/year)



Highest reported tuition in
Ontario (\$8972.46/year)



TUITION

Key Findings



2

ALL OR NOTHING

STUDENTS EITHER PAID **OVER 90%** OF THEIR TOTAL TUITION, OR **LESS THAN 10%** OUT-OF-POCKET

OF THOSE WHO PAID
OVER 90%:

13.8%

WERE AWARD HOLDERS

OF THOSE WHO PAID
LESS THAN 10%:

31.8%

WERE AWARD HOLDERS

TUITION

Key Findings



3

**MORE TUITION =
MORE FINANCIAL STRUGGLE**

**STUDENTS WHO PAID
OVER 90%, WERE**

2X MORE LIKELY TO BE
FINANCIALLY
STRUGGLING

**THAN THOSE WHO
PAID LESS THAN 10%:**

COST OF LIVING

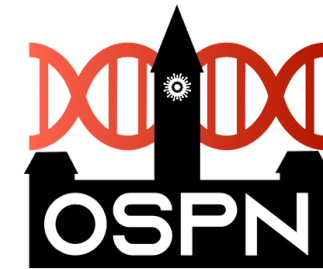


Key Findings

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OTTAWA SCIENCE POLICY NETWORK'S
NATIONAL GRADUATE STUDENT FINANCE SURVEY

COST OF LIVING

Key Findings



1

HOMEOWNERSHIP:

80%

of graduate students **rent**
their current residence

10%

of graduate students **own**
their home

COST OF LIVING

Key Findings



2

GROCERIES:



70% of respondents spend
\$100–\$400
monthly on groceries/food

36%
of respondents are
concerned about their
ability to pay for groceries

COST OF LIVING

Key Findings



3

RENT COSTS:



66% of respondents spend

\$500-\$1500

monthly on rent

On average **\$750-1000/month.**

38%

of respondents are
concerned about their
ability to pay rent

COST OF LIVING

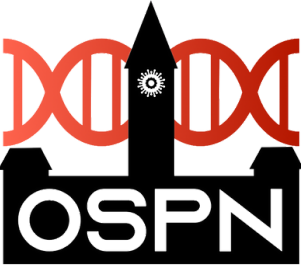
Key Findings



4

TOP THREE FINANCIAL BARRIERS:

1. Housing Costs
2. Groceries/Food
3. Bills



OTTAWA SCIENCE POLICY NETWORK'S
NATIONAL GRADUATE STUDENT FINANCE SURVEY

FINANCIAL STRUGGLE



Key Findings

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FINANCIAL STRUGGLE



Key Findings



FINANCIAL STATUS:

43%

of respondents described their financial situation as **"tight"** or **"struggling."**

<10%

of graduate students are financially comfortable.

FINANCIAL STRUGGLE



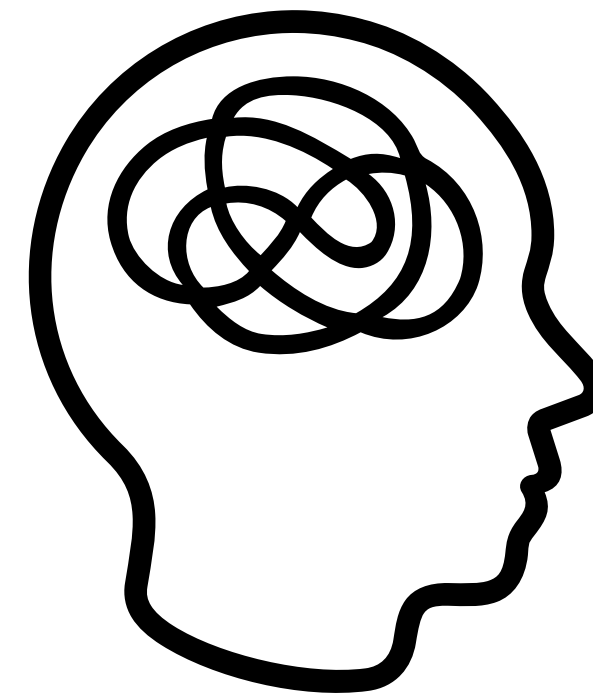
Key Findings

2

FINANCIAL STRESS:

86%

of respondents expressed **stress** and/or **anxiety** regarding finances during their studies.



FINANCIAL STRUGGLE



Key Findings

3

DROP OUT

31%

considered leaving their studies due to financial struggles alone.

FINANCIAL STRUGGLE



Key Findings

4

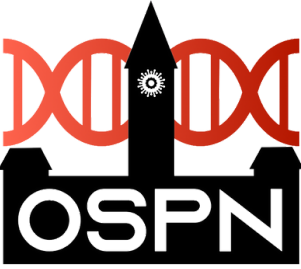
SAVINGS

52%

of respondents have less than 3 months of living expenses in savings.

26%

of respondents have 3-6 months of living expenses in savings.



OTTAWA SCIENCE POLICY NETWORK'S
NATIONAL GRADUATE STUDENT FINANCE SURVEY

STIPENDS



Key Findings

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STIPENDS



Key Findings



STIPEND PAY

70%

graduate student respondents
claim that they receive a
stipend from their supervisor.

Average pay for:

Master's: **\$19,094**

PhD: **\$23,765**

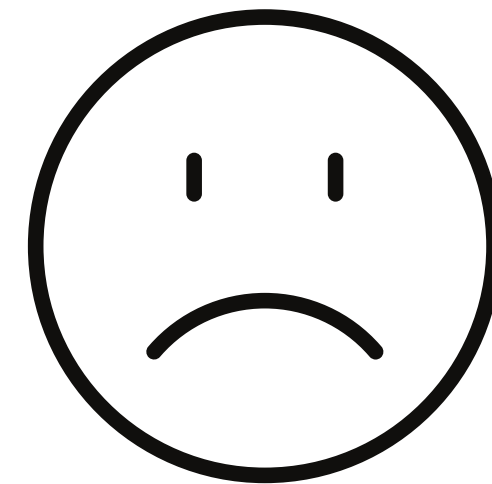
STIPENDS



Key Findings

2

SATISFACTION



75%

of graduate respondents are **not satisfied**
with their stipend

STIPENDS



Key Findings

3 TA/RA-SHIPS

55%

of graduates are **required** to complete a **Teaching Assistant-ship (TA)** or **Research Assistant-ship (RA)** to receive their stipend.

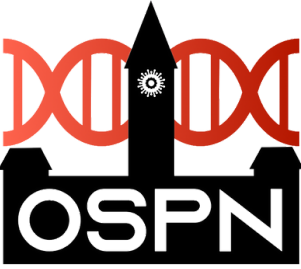
STIPENDS



Key Findings

4 PAYMENT ERRORS

38% of graduate students have experienced errors regarding stipend payments.



OTTAWA SCIENCE POLICY NETWORK'S
NATIONAL GRADUATE STUDENT FINANCE SURVEY



AWARD RECIPIENTS

Key Findings

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AWARD RECIPIENTS



Key Findings

1 SCHOLARSHIPS

Percent of respondents with a federal scholarship:

Master's: **10%**

PhD: **17%**

Percent of respondents with a provincial scholarship:

Master's: **4%**

PhD: **10%**

AWARD RECIPIENTS



Key Findings

2

FINANCIAL STRUGGLE

**AWARD
HOLDERS
ARE** **2X** less likely to be "**struggling**" financially
AND more likely to "**comfortable.**"

AWARD RECIPIENTS



Key Findings

3

TOP-UPS AND TUITION WAIVERS

After receiving their award:

17%

of graduate
students received
a tuition waiver.

27%

of graduate students
received a “top-up”
of their pay.

AWARD RECIPIENTS



Key Findings

4

AWARDS AND DEBT

THE AVERAGE DEBT

of award holders was:

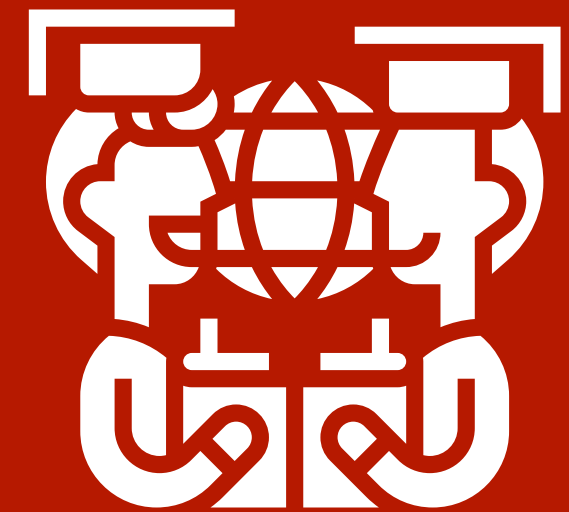
\$26,124

of non-award holders:

\$32,123



OTTAWA SCIENCE POLICY NETWORK'S
NATIONAL GRADUATE STUDENT FINANCE SURVEY



INTERNATIONAL STUDENTS

Key Findings

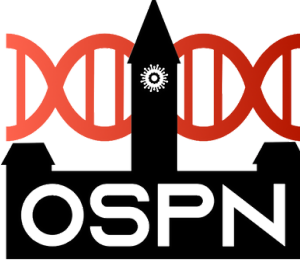
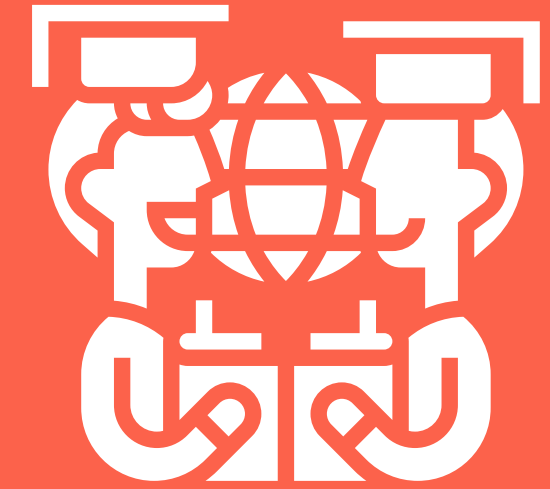
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INTERNATIONAL STUDENTS

Key Findings



1

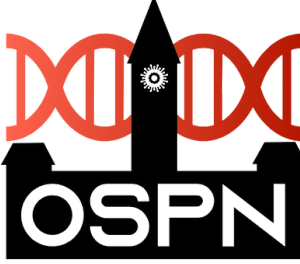
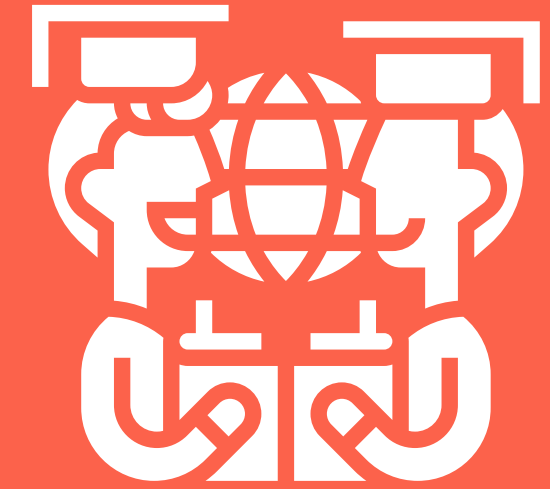
TUITION COSTS

39%

of international students have annual fees over **\$15,000** compared to 3% of domestic students.

INTERNATIONAL STUDENTS

Key Findings



2 SAVINGS

70% vs 40%

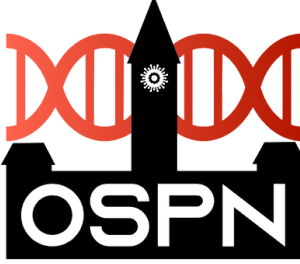
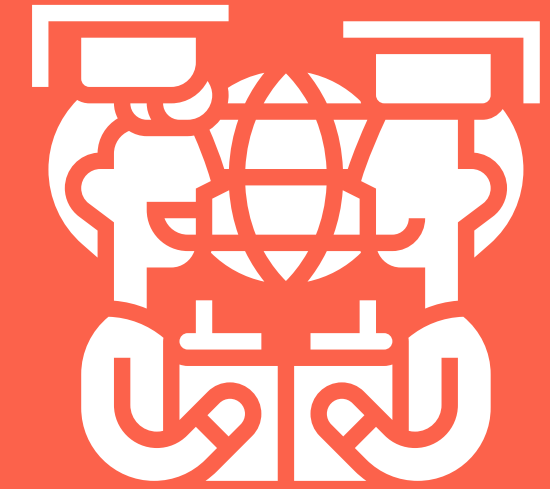
**INTERNATIONAL
STUDENTS**

**DOMESTIC
STUDENTS**

have less than 3-months of expenses in savings.

INTERNATIONAL STUDENTS

Key Findings



3

FEDERAL AND PROVINCIAL SCHOLARSHIPS

13% vs **26%**

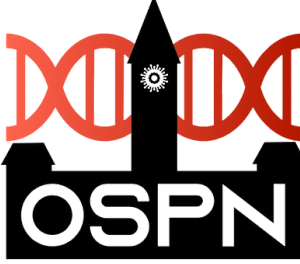
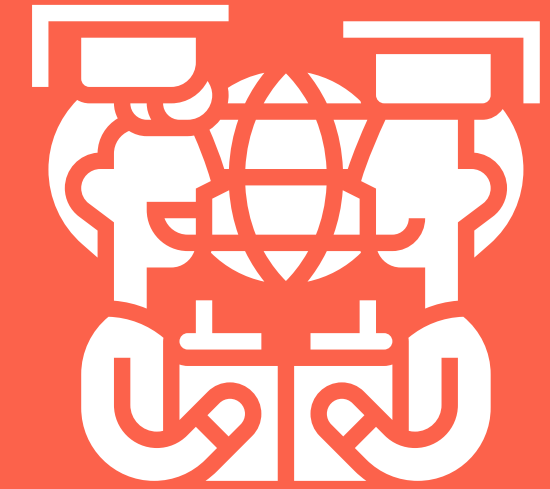
INTERNATIONAL STUDENTS

DOMESTIC STUDENTS

receive federal and/or provincial awards.

INTERNATIONAL STUDENTS

Key Findings



4

FINANCIAL STRUGGLE

INTERNATIONAL STUDENTS ARE **2X** more likely to be "**struggling**" AND less likely to be "**comfortable**."

UNDER- REPRESENTED COMMUNITIES

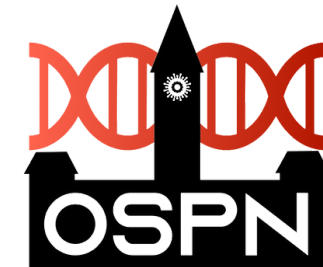


Key Findings

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OTTAWA SCIENCE POLICY NETWORK'S
NATIONAL GRADUATE STUDENT FINANCE SURVEY

UNDER-REPRESENTED COMMUNITIES

Key Findings



1

ETHNIC IDENTITY

Black, Middle Eastern and South Asian graduate students have significantly **LOWER** average stipend compared to **White students**.

UNDER-REPRESENTED COMMUNITIES

Key Findings



2

INDIGENOUS GRADUATE STUDENTS

1.2%

of respondents identified
as Indigenous.

These individuals have **HALF** the
annual stipend value compared
to non-Indigenous respondents.

UNDER-REPRESENTED COMMUNITIES

Key Findings



3

GRADUATE STUDENTS WITH DISABILITIES

10%

of respondents
identified having a
disability.

These individuals have **similar** government award status, stipend amounts and equally have a “struggling” or “tight” financial situation.