

Funding Policy

**All Thesis-Based Students Registered in Graduate Programs in the Cumming School of
Medicine
(CSM - MDBC, MDIM, MDMI, MDGI, MDNS, MDCV, MDSC, MDCH)**

Approved by CSM Graduate Education Council, 23/04/2025

Approved by CSM Strategic Education Council, 24/04/2025

Approved by Faculty of Graduate Studies Policy and Program Committee, 13/05/2025

Revised to meet FGS Graduate Funding Operating Standards 14/10/2025

**To be reviewed at least every four years, or at the discretion of the Dean of CSM, or in
response to changes to the Faculty of Graduate Studies Graduate Student Funding Operating
Standards.**

Financial support is provided, in the form of stipends, to thesis-based graduate students who are pursuing full-time study. Part-time students are not eligible for stipend support. Stipends in CSM are provided in part through research grants to supervisors, and as such they are meant provide a partial living allowance as well as to compensate students for scholarly contributions to the research ecosystem. Stipends are calculated as a fraction of the posted cost of living for the City of Calgary, and take into consideration the cost of tuition and fees. A detailed description and sample calculations are included in the following pages.

Note: Graduate students enrolled in full-time programs in the CSM cannot be self-funded except under exceptional circumstances, and this must be approved by the Faculty of Graduate Studies.

***Effective September 2025, supervisors may not accept any new thesis-based students until
all their current CSM-registered students receive the minimum stipend approved for that
academic year. Effective September 2026, all students must receive the minimum stipend for
the current year.***

Stipend Information

1. All students in a research group must receive at least the minimum stipend value for each academic year.
2. Stipend maxima are in place to help support pay equity, however we recognize that individual circumstances may require adjustments to the maximum stipend value. Maxima may be exceeded with permission of the Associate Dean, Graduate Science Education (AD-GSE), on a case-by-case basis.

3. Note that in 2025-2026 we are transitioning between funding policy approaches. The stipend value schedule for thesis-based graduate students for the 2025-2026 academic year, beginning in September 2025, is as follows and remains consistent with the approved levels in the previous funding policy:

Status	Program	Minimum ^a	Maximum ^b
Domestic	MSc	\$30,000	\$38,000
	PhD	\$32,000	\$40,000
International	MSc	\$31,000	\$39,000
	PhD	\$33,300	\$41,000

4. Beginning in the 2026-2027 Academic Year, applied from September 2026 onward, the minimum stipend value for thesis-based graduate students will be calculated as follows, taking into account the starting values from the above policy. PhD and MSc student stipends are calculated differently based on expected research experience, where PhD students receive a greater stipend than MSc students in return for a greater contribution to the laboratory's research enterprise. Further, international students receive an additional allowance in recognition of relatively greater costs associated with international status. This calculation will be made annually by the AD-GSE and will be announced at least three months before the start of the Academic Year.

Yearly Living Allowance

Alberta Living Wage Network⁶ 2024 Living Wage Estimate for Calgary:

\$24.45/hr x 7.5 hr/day x 52 wks/yr = \$47,677.50 before taxes = \$37,953 after taxes

PhD living allowance is calculated as 75% of Living Wage Estimate: $\$37,953 \times 0.75 = \$28,464.75$

MSc living allowance is calculated as 65% of Living Wage Estimate: $\$37,953 \times 0.65 = \$24,669.45$ + 1- time \$2,000 adjustment to maintain the current gap between MSc and PhD values = \$26,669.45.

These values will be adjusted +2%/yr to account for inflation.

Yearly Tuition & Fees (TF; calculated using 2025-2026 information; subject to adjustment when annual calculation occurs in 2026 for September 2026)

Domestic Students \$3,676.05 tuition + \$2,025.56 general fees = \$5,701.61

International Students \$8,575.65 + \$2,025.56 general fees = \$10,601.21

** International students receive \$3,060 for four years from FGS in the form of the International Graduate Tuition Award.

International TF differential 25-26 = (\$10,601.21 - \$3,060) - \$5,701.61 = \$1,839.60.

These values will be adjusted +2%/yr to account for expected increases.

Estimated* Yearly Stipend: Living Allowance + Tuition + Fees 2026-2027

Domestic PhD \$28,464.75 + \$5,701.61 = \$34,166.36

Domestic MSc \$26,669.45 + \$5,701.61 = \$32,371.06

International PhD \$28,464.75 + \$5,701.61 + \$1,839.60 = \$36,005.96

International MSc \$26,669.45 + \$5,701.61 + \$1,839.60 = \$34,210.66

* subject to change when 26-27 tuition and fees values are announced.

Future years' calculations will use the following formula (PhD example provided), beginning from the previous year's base living allowance, tuition, and fee values. The below table provides *estimated values* for the next five years.

$$A_{PhDY} = \$28,464.75 \times 1.02^{Y-2026}$$

$$TF_{domesticY} = \$5,701.61 \times 1.020^{Y-2026}$$

$$TF_{diffY} = \$1,839.60 \times 1.020^{Y-2026}$$

Estimated Yearly Stipend Domestic PhD = $A_{PhDY} + TF_{domesticY}$

Estimated Yearly Stipend International PhD = $A_{PhDY} + TF_{domesticY} + TF_{diffY}$

Projected minimum yearly stipend values to 2030-2031 Academic Year:

Fall	DPhD	DMSc	IPhD	IMSc
26	\$ 34,166.36	\$ 32,371.06	\$ 36,005.96	\$ 34,210.66
27	\$ 34,849.69	\$ 33,018.48	\$ 36,726.08	\$ 34,894.87
28	\$ 35,546.68	\$ 33,678.85	\$ 37,460.60	\$ 35,592.77
29	\$ 36,257.61	\$ 34,352.43	\$ 38,209.81	\$ 36,304.63
30	\$ 36,982.77	\$ 35,039.48	\$ 38,974.01	\$ 37,030.72

*Note that the difference between MSc and PhD values will diverge over time, and a correction will be applied to these values every five years.

The maximum stipend value will be 25% higher than the minimum for each category for that year.

Projected maximum yearly stipend values to 2030-2031 Academic Year:

Fall	DPhD	DMSc	IPhD	IMSc
26	\$ 42,707.95	\$ 40,463.83	\$ 45,007.45	\$ 42,763.33
27	\$ 43,562.11	\$ 41,273.10	\$ 45,907.60	\$ 43,618.59
28	\$ 44,433.35	\$ 42,098.56	\$ 46,825.75	\$ 44,490.96
29	\$ 45,322.02	\$ 42,940.53	\$ 47,762.27	\$ 45,380.78
30	\$ 46,228.46	\$ 43,799.35	\$ 48,717.51	\$ 46,288.40

5. Stipends are guaranteed for five years for PhD and two years for MSc students. Continuation of stipends is contingent on satisfactory progress through the program, as indicated by a rating of 'satisfactory' on the Annual Progress Report (APR), supervisory committee meeting minutes indicating the student is on track and meeting milestones, and an average of a B (3.00/4.00) with no grade less than a B- in any graduate courses taken as part of the program ([UCalgary Calendar G.H.2 Graduate Student Standing](#)). Supervisors are expected to continue stipend support after the guaranteed time frame until completion of the program, as long as the student maintains satisfactory progress. Funding will therefore ordinarily continue during thesis revisions until submission. Stipends are not guaranteed during program extensions. **Decisions to discontinue funding for any reason other than program completion must be made in consultation with the supervisory committee and the Graduate Program Director (GPD), shall be discussed with the student, and MUST be approved by the AD-GSE. Notification of termination of funding must ordinarily be communicated to the student in writing at least three months in advance of termination of funding.**
6. Stipends are expected to be consistent among students within the same research group, at similar stages in their program, when receiving funds from a supervisor's operating grant and/or program level support. For those students receiving scholarships, supervisors will follow the top-up instructions outlined in Section 7 of this policy.
7. Full-time registration in PhD and thesis-based master's programs is not compatible with full-time employment, and it is expected that students enrolled full-time in these programs will devote sufficient time and effort to maintain progress and meet milestones in order to maintain their registration and remain eligible for financial support ([UCalgary Calendar G.D.3 Graduate Student Status](#)). **Students and supervisors should clearly outline expectations as early as possible in the student's program, and progress and milestone completion should be clearly documented in the APR and supervisory committee meeting minutes.**

8. Income from the following *may* be used to meet the guaranteed stipend value:
- Supervisor grants and other sources of funding from the supervisor
 - External scholarships/fellowships/studentships, including, but not limited to SSHRC/NSERC/CIHR/AIHS/ATF/AGES, charitable organizations and 3rd party funding.
 - Internal scholarships, including university competitions such as the Graduate Awards Competition
 - Mitacs Internship
 - Graduate assistantship positions (GAT/GANT/GAR)**

**GAT/GANT/GAR/Sessional income may be included in the guaranteed stipend with permission of the Associate Dean, Graduate Science Education (AD-GSE), on a case-by-case basis.

9. Income from the following sources *may not* be used to meet the guaranteed stipend value:
- Sessional instructor positions
 - International graduate tuition awards
 - Transformative Talent Internship
 - Fee differential payments
 - Travel and conference awards
 - Graduate program incentives

Additional Information

Students in ALL programs:

10. Students in all programs are expected to apply for internal and external scholarships for which they are eligible. For cumulative awards of \$3,000 or less, the student may keep the award up to a combined maximum of \$3,000 in addition to their base funding^a. For one or more awards totalling greater than \$3,000, the value of the award(s) count toward the student's base funding, and the student receives a top-up over their base funding of at least the following value:

Cumulative Award Value	Top-up Value
\$3,001-\$10,000	\$3,000
\$10,001-\$20,000	\$4,000
\$20,001-\$30,000	\$5,000
> \$30,001	\$6,000

NOTE: Scholarships whose Terms of Reference require mandatory contribution from the supervisor are excluded from the Top-Up schedule.

Funding from First Nations, Metis, Inuit or other organizations specifically supporting Indigenous students is excluded from the Top-up Schedule.

- a) Base Funding is the amount of funding the student is guaranteed by the program and/or supervisor prior to receiving the award, which may be more than the guaranteed minimum stipend value outlined above.

11. Students are responsible for paying tuition and fees annually.
<http://www.ucalgary.ca/pubs/calendar/grad/current/gs-fees-expenses.html>.
12. Students with funding from university sources can apply for a payment plan.
<https://www.ucalgary.ca/registrar/finances/tuition-fees/graduate-student-payment-plan>

Visiting Students:

13. Visiting Students are students who come from another institution and are registered as full-time graduate students through a specific a graduate program in CSM and the Faculty of Graduate Studies. While they are enrolled in a CSM graduate program, they will receive funding that is equal to or greater than the minimum stipend set out in this policy for the duration of their time at the University of Calgary. If their home Institution does not provide stipend funding, or if that funding is below the CSM minimum stipend levels, then their supervisor at the University of Calgary will be required to provide a stipend to ensure that they receive a total amount that is equal to or greater than the guaranteed CSM minimum stipend for the duration of their time at the University of Calgary. University of Calgary graduate students who become Visiting Students at another institution will continue to receive, at minimum, the same stipend support they received while at the University of

Calgary. This funding may come from a variety of sources (including but not limited to scholarships, awards, and funding from the host institution, or supervisor grants).

Support after Final Thesis Submission:

14. Once a student has submitted their final thesis document to the Faculty of Graduate Studies, they are no longer eligible for a stipend, and the stipend will end at the end of the month in which the submission occurs. Should a supervisor wish to continue supporting a former student, the supervisor will need to make arrangements to hire the former student via support staff pathways.