

UofT Physics Graduate Student Financial Support for 2025-2026

Graduate students are provided with a yearly stipend and an opportunity for paid teaching assistantships. This financial assistance is not a salary in the traditional sense: the most valuable parts of graduate studies are learning, training, and experience. The intent of a stipend is to allow graduate students to focus on their research without the distraction of additional employment to pay for housing, tuition, etc. The structure of graduate funding is described at [this Faculty of Arts & Science page](#). The University of Toronto guarantees a basic amount for five years of graduate studies. Physics stipends are higher: this year, **\$32,000 + tuition and fees**. A further-increased stipend is often received by awardees of [external scholarships](#). The following financial packages are anticipated for the academic year beginning in September 2025. The amounts shown are forecasts based on our financial resources at the time of writing, and thus subject to revision. At the beginning of the Fall term, each student receives a detailed, personalized email outlining the sources of their support in the upcoming year.

<u>Year 1</u>	<u>UTF</u>	<u>OGS</u>	<u>CGSM</u>	<u>FRONT</u>	<u>QUARMEN (rev Aug 28, 2025)</u>
External scholarship	\$0	\$15,000	\$27,000	\$20,000	\$26,000
UofT / Endowment Fellowship	\$26,487	\$15,537	\$13,540	\$15,537	\$31,138
Support from research grants (RA)	\$6,763	\$6,763	\$0	\$4,263	\$9,763
Teaching Assistantship	\$7,200	\$7,200	\$7,200	\$7,200	\$0
Total financial support	\$40,450	\$44,500	\$47,740	\$47,000	\$66,901
Net stipend after tuition and fees	\$32,000	\$36,050	\$39,290	\$38,550	\$32,000

<u>Year 2-4</u>	<u>UTF</u>	<u>OGS</u>	<u>CGSM</u>	<u>CGSD</u>
External scholarship	\$0	\$15,000	\$27,000	\$40,000
UTF, Endowment, Top-up	\$20,018	\$16,568	\$13,540	\$4,050
Support from research grants (RA)	\$13,232	\$5,732	\$0	\$0
Teaching Assistantship	\$7,200	\$7,200	\$7,200	\$7,200
Total financial support	\$40,450	\$44,500	\$47,740	\$51,250
Net stipend after tuition and fees	\$32,000	\$36,050	\$39,290	\$42,800

<u>Year 5</u>	<u>UTF</u>	<u>OGS</u>	<u>CGSD</u>
External scholarship	\$0	\$15,000	\$40,000
UofT / Endowment Fellowship	\$13,818	\$10,368	\$4,050
Support from research grants (RA)	\$19,432	\$11,932	\$0
Teaching Assistantship	\$7,200	\$7,200	\$7,200
Total financial support	\$40,450	\$44,500	\$51,250
Net stipend after tuition and fees	\$32,000	\$36,050	\$42,800

Notes:

- Years "1" to "5" correspond to the typical MSc-plus-PhD progression for students in the physics graduate program. Students who started in the four-year PhD (typically following an MSc at another university) should add one to their graduate year. In other words: "Year 1" includes MSc students and direct-entry PhD students in their first year. "Year 2" includes four-year PhD students in their first year, and direct-entry PhD students and their second year. "Year 5" is the final year in the funded cohort: the fifth year for direct-entry PhD students and the fourth year of the four-year PhD program.
- These support levels apply to the *funded cohort*: up to one year of the MSc program, up to four years of the (four-year) PhD; or up to five years in the direct-entry PhD program.
- These example numbers above assume domestic-student tuition & fees at the St. George Campus (STG), which are \$8,449 for 2025-26. For MSc students, international students, and for UTM or UTSC students, support will be adjusted such that the net stipend is at the same level as STG domestic PhD students. (For example, international MSc tuition & fees is \$34,901 in 2025-26.) Students are responsible for payment of tuition fees. More information is available from the [Student Account Office](#).
- The TA support level corresponds to about 132 hours at the Fall 2025 rate including 4% [vacation pay](#). TA hours may be declined if financial assistance is not required, as is typically the case for high-value scholarship holders. Additional hours may also be requested.
- Students must inform the Graduate Office in writing if they are awarded any external scholarships.