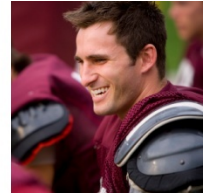


Understanding Graduate Payments

Information Session for
Members of CUPE 3906

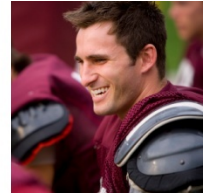
October 30, 2014

November 3, 2014



Agenda

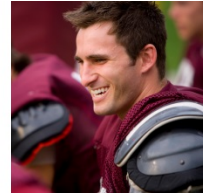
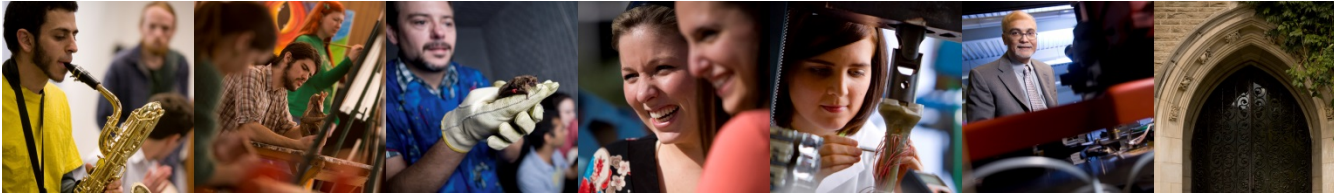
- Welcome and Introductions
- Overview of changes in graduate student payments
 - Employment related payments (as covered by the collective agreement)
 - Scholarships
- Challenges and Solutions
- Looking forward to Campus Solutions



Graduate Student Payments

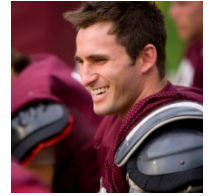
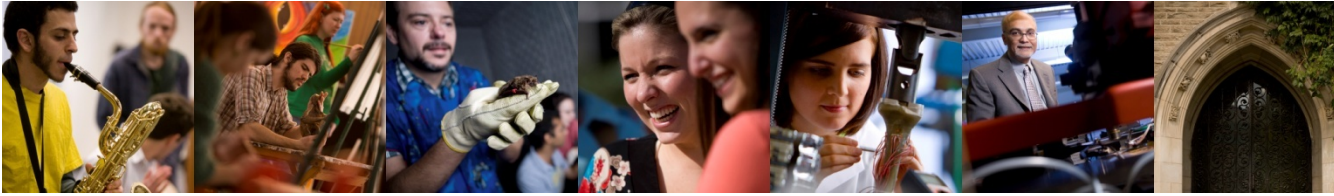
Generally consist of:

- Employment Related income for work performed as TA or RA in lieu, as covered by the collective agreement
- Scholarship and/or Bursary
- Research Scholarship/Stipend



Historic Grad Student Payments

- Scholarship and Employment income combined
- Distributed in roughly equal monthly payments to the graduate student
 - Even cash flow
 - Unusual approach used by very few Universities
 - Labour intensive to process
 - Little transparency

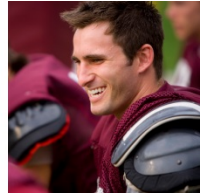


Enter Mosaic

Mosaic is McMaster's project to modernize its business processes and replace its current business systems with an enterprise resource planning (ERP) system.

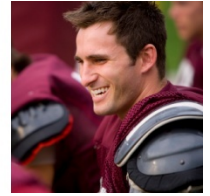
- Modernizing business and administrative processes first
- The new ERP system enacts process improvements

Opportunity to revisit the way that graduate payments were structured



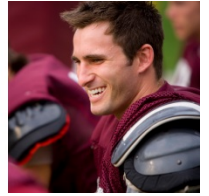
Principles for Grad Payments

- Clear differentiation between employment income and other funding (e.g. scholarships)
- Provide better reporting to graduate students about the sources and level of funding
- Employment income must be paid when it is earned



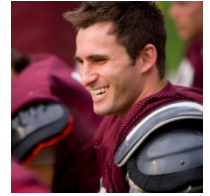
Employment-related Income

- Paid in accordance with the collective agreement between McMaster University and CUPE 3906, Unit 1
- Is paid over the term in which the work is performed, based on the number of hours of the assignment
- Beginning in September 2014 – **paid bi-weekly**
- Beginning in October 2014 – **online pay statements**



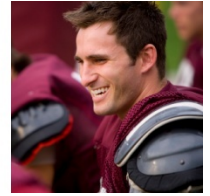
Scholarship Payments

- More flexibility than employment pay
- Consultations began in 2012/2013 with all Faculties and graduate student representatives, to consider alternatives for scholarship payments.
- Decision in June 2013 to disburse scholarships evenly over 12 months



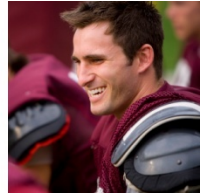
Graduate Student Payments

- Effective Sept 2014 changes to the way scholarship and employment income is administered:
 - Graduate students with a teaching assistantship (TA or RA in lieu) will receive their employment income in **bi-weekly payments** rather than monthly.
 - Scholarships funds will normally be **spread evenly across the year** with students receiving one-twelfth of their scholarship each month, unless the specific scholarship has other requirements.
 - Full tuition and fees will first be deducted from scholarship funds before monthly disbursement
- The annual amount of financial support that individual graduate students receive will not change as a result



Scholarship funds

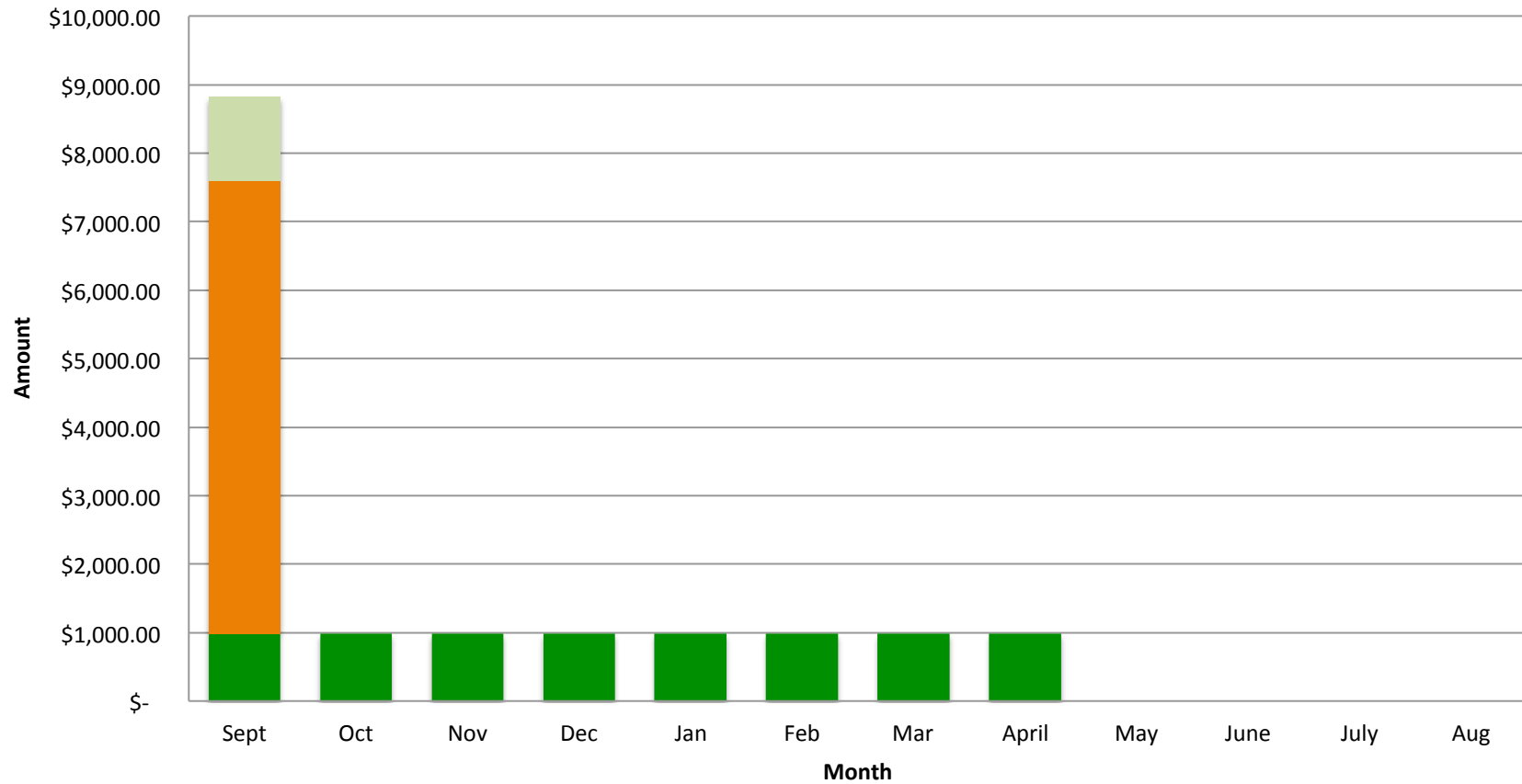
- Full tuition and fees will first be deducted from scholarship funds before monthly payments
- Scholarships funds are paid directly to the student's account in Student Accounts and Cashiering.
- Students who have sufficient financial support will receive one-twelfth of their remaining scholarship each month, unless the scholarship has specific restrictions.
- Monthly scholarship payments are made by direct deposit on the fourth Thursday of each month.

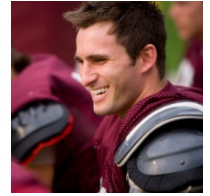


Scholarship funds

(see Notes below for explanation of chart)

Full TAship Over 2 Terms & \$6,600 Scholarship

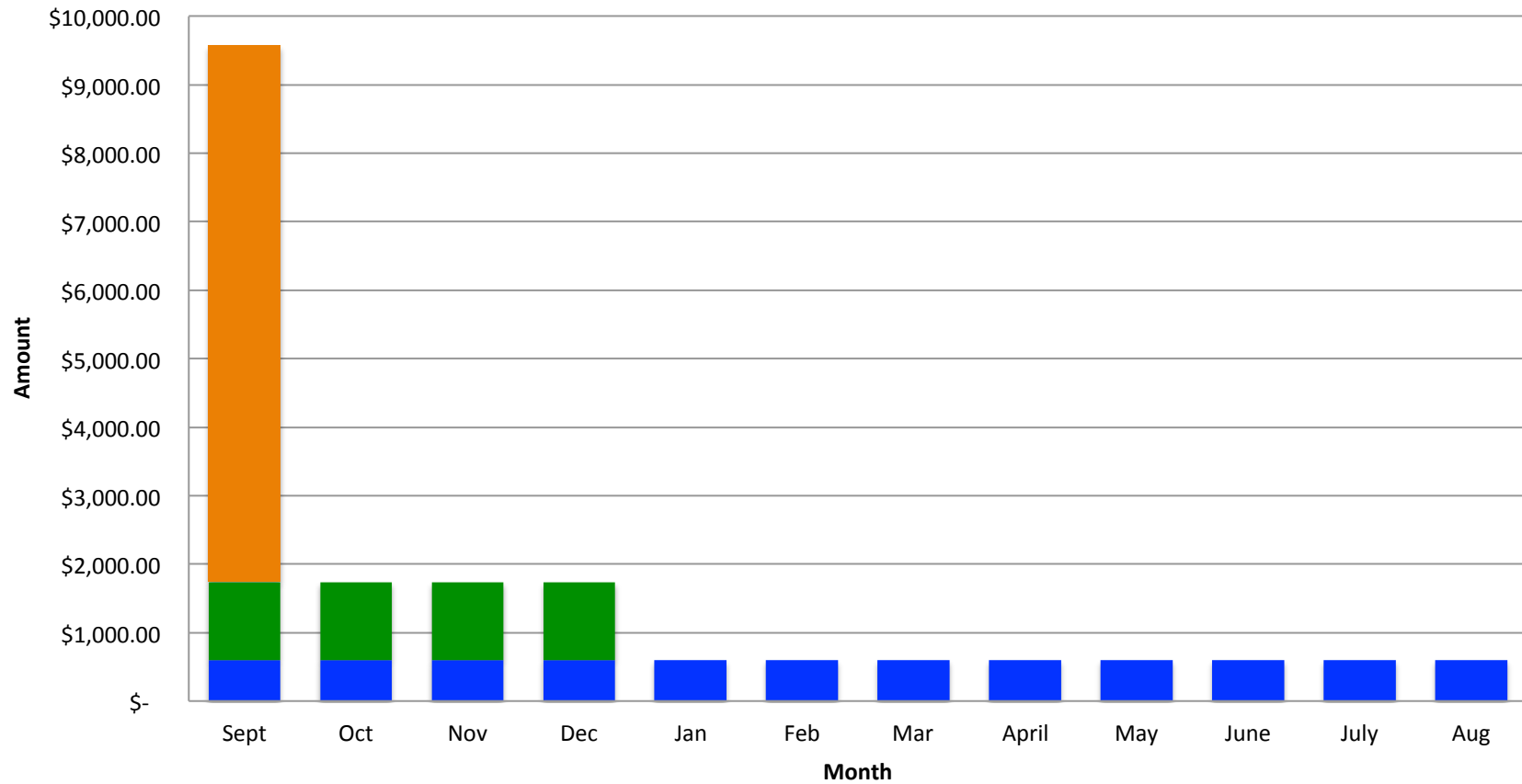


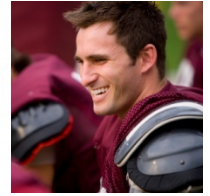


Scholarship funds

(see Notes below for explanation of chart)

\$15,000 Scholarship With No Restrictions & 1/2 TAship In Term 1

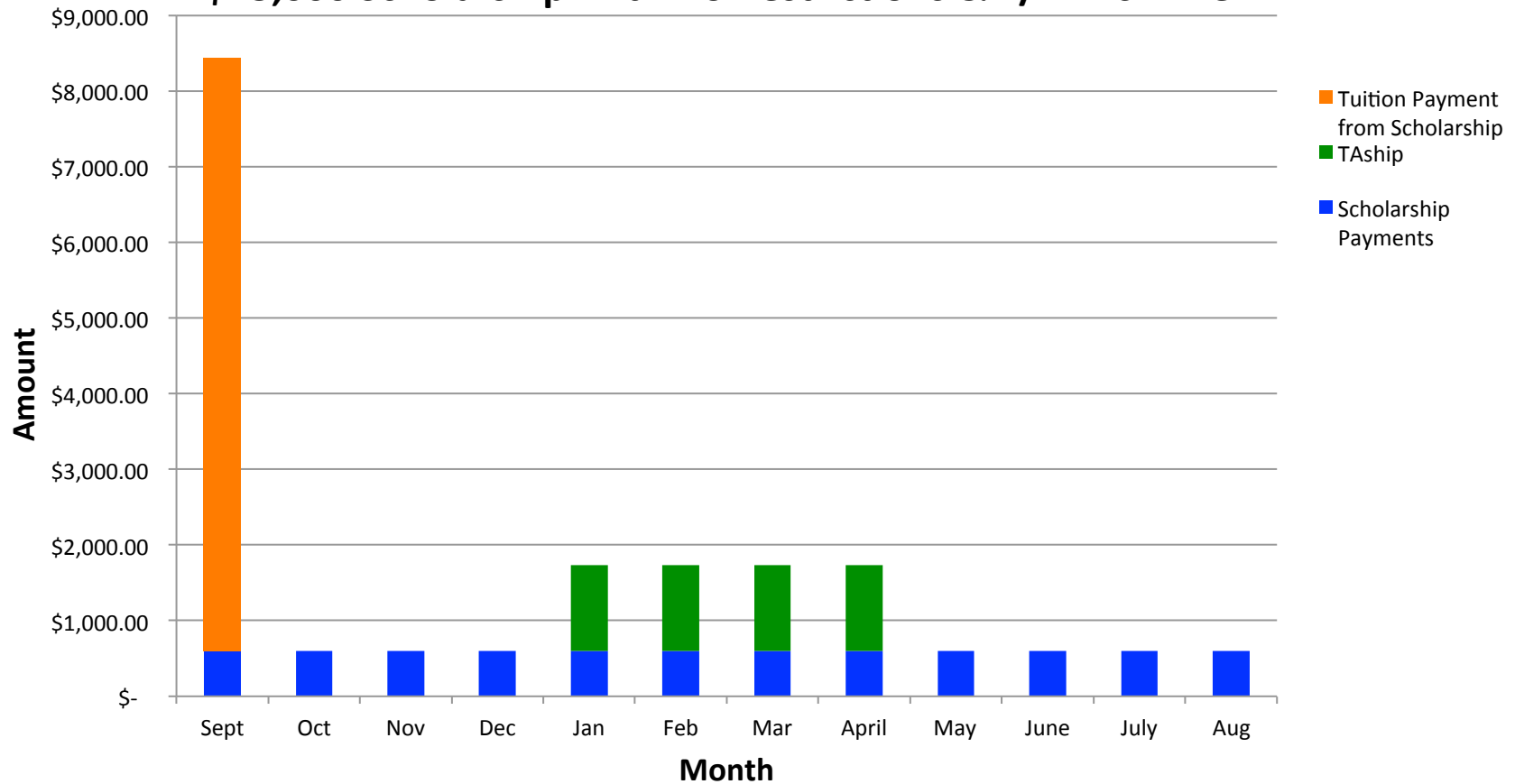


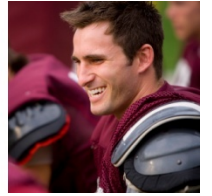


Scholarship funds

(see Notes below for explanation of chart)

\$15,000 Scholarship With No Restrictions & 1/2 TAs In Term 2

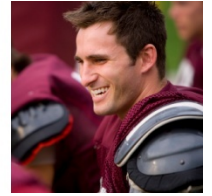
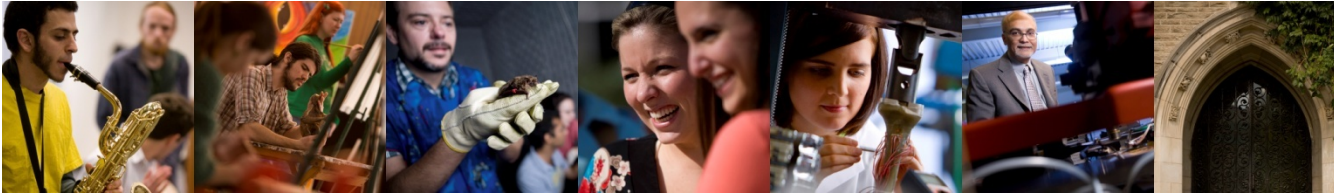




Tuition Payment Agreement Options

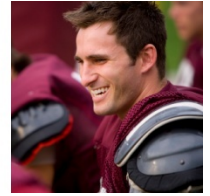
Many Students have inquired about their options for paying tuition. These include:

- Payment in Full
- Over a specified time period (submission of post-dated cheques)
- Payroll Deduction (from scholarship and TA)
- *New in 2014:* Partial tuition payments accepted against TA pay (previously only accepted only if the student had sufficient funding to cover the whole tuition from scholarship & TA combined).



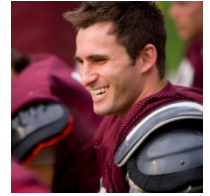
Challenges and Solutions

- TAs with appointments in Term 2
 - A concern was raised that some of these individuals may have an unexpected cash flow reduction for Term 1
 - Interest free loan was made available for eligible students
 - 5% of eligible TAs contacted Graduate Studies to avail of this program
- Reprocessing of Scholarship payments
 - Numerous departments have submitted changes for student scholarships (new awards, account changes, etc.).
 - Most have been processed.
 - 88 students received replica of the Sept scholarship payment in October; final adjustments will be needed in November.



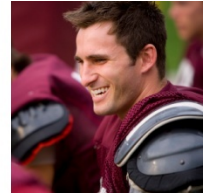
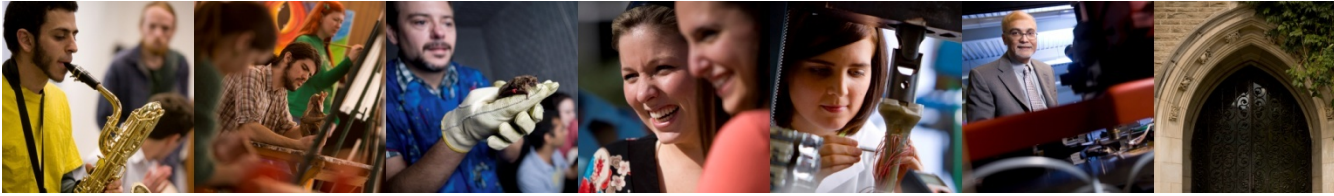
Challenges and Solutions

- Continued interim administrative processing until the launch of the Campus Solutions module
 - SGS will continue to process normal changes for grad pay and address extreme cases, but we will accept no new ‘smoothing’ changes from program offices, effective immediately.
- Communication improvements for 2014/15
 - A new Graduate Payment Working Group has been established with a primary focus on improving communications



Looking Forward to Campus Solutions

- Improved visibility in the student centre for anticipated aid (will be able to see a disbursement schedule for all non-employment income)
- Itemized payment detail for all payments and charges to the student accounts
- One integrated award application with pre-screening of applicants to better direct students to potential aid opportunities.
- Portal will provide unified access to HR and Campus Solutions and Finance (travel expenses)



Contact Information

School of Graduate Studies

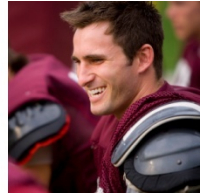
- Graduate Studies Main Reception: 905 525-9140 x23679
Gilmour Hall, Room 212
- <http://graduate.mcmaster.ca/>
- Questions about your individual payments?
 - Request an appointment with Rebecca at ext 23679

View your TA pay statement at:

- <https://mosaic.mcmaster.ca/>
- Sign in with your MacID

More Information about Mosaic:

- <http://www.mcmaster.ca/mosaic/>



Questions???