INTRODUCTION

The SGPS prides itself on providing members financial aid to help them participate fully in the Queen’s student experience. The financial assistance program consists of various subsidies that target unavoidable expenses students may incur and support members’ academic pursuits.

This document consists of three parts. Part I provides an overview of the application process. Part II provides a summary of the types of financial assistance offered. Part III outlines the required documents you must submit for each subsidy, helpful application tips, and example applications. Please read all guide sections to avoid common mistakes that will result in application rejection.

Please note that applicants may only apply for subsidies once per term until they have reached the maximum amount for each subsidy. Applicants are encouraged to apply as early as possible, as funds are limited. The SGPS Finance and Services Committee reserves the right to close categories of the Financial Assistance Program once funds have been exhausted.

The SGPS Financial Assistance Program is unable to address cost of living expenses. The program is designed to support the specific academic and professional development needs of SGPS members. We encourage you to explore alternative resources available to assist with living expenses, such as the financial aid opportunities available through Queen’s Registrar & Financial Aid Services.

This document is a complete guide for the application process. For more information about the Financial Assistance Program please get in touch with Katie Zutautas, Vice President of Finance and Services, at vp.finance@sgps.ca.

The SGPS upholds the principles of respect and inclusivity in its commitment to creating a safe space for members of equity-deserving groups, including, but not limited to, international students, persons with disabilities, Indigenous peoples, members of minoritized groups, women, parents and caregivers, and 2SLGBTQIA+ people.
PART I – THE APPLICATION PROCESS

STEP ONE: COMPLETE THE ONLINE APPLICATION
To apply for Financial Assistance, students must complete an online application available on the SGPS website. The application form can be found at https://sgps.ca/sgpsfa/

STEP TWO: UPLOAD REQUIRED DOCUMENTS
The SGPS Financial Assistance Program operates on a reimbursement basis. Individuals must provide a receipt for the expense they are seeking assistance with. Dental and General Health Subsidy applications must also include proof of the insurance claim for the same expense. Please note that the expense must have occurred within the current fiscal year (May 1, 2024 - April 30, 2025) to be considered for reimbursement.

STEP THREE: AWAIT FINANCE COMMITTEE DECISION
Applications will be processed once a month by the Finance and Services Committee (hereby referred to as the “Finance Committee”). Please note that as applications are processed monthly, your application should meet all requirements outlined in this document or you will risk a serious delay in potentially receiving funds. The Finance Committee makes all final approvals by vote after considering each confidential, anonymized application. All applicants will be contacted and informed of the Finance Committee’s decision. If successful, your Financial Assistance will be distributed through email by electronic fund transfer, with more information provided in the application approval email.

GENERAL GUIDELINES FOR APPLYING

1. Financial Assistance is only available to SGPS members (and only for expenses incurred by members). Please ensure your student number is correct when submitting your application. An incorrect student number may result in delays in processing your application or rejection of your application.

2. An applicant may only receive the maximum amount from each Financial Assistance subsidy once per year. If the applicant does not reach the maximum amount with their first application, they may reapply under the same category until the maximum is reached. Please note that the decision to grant a second round of Financial Assistance may be based on funding availability.

3. The Financial Assistance Program is a reimbursement-based system. For proof of expense, applicants must include a receipt or official invoice of the activity, procedure, or emergency expense subject to the application. The proof of expense is proof of what an applicant requires Financial Assistance for. In addition to the proof of expense, applicants must also include proof (where applicable) of an insurance claim for the same expense. Failure to provide receipts showing proof of expense and insurance claim or poorly organized/difficult-to-read receipts will result in immediate rejection of the application. See Part III for required proof of expense per subsidy.
## PART II – SUMMARY OF FINANCIAL ASSISTANCE SUBSIDIES

<table>
<thead>
<tr>
<th>Subsidy</th>
<th>Description</th>
<th>Max Award</th>
<th>Restrictions</th>
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| **Dental Subsidy**           | Subsidizes dental procedures for applicants covered under the SGPS Health and Dental Plan.                                      | $800      | Limited to SGPS members who are enrolled in the SGPS Health and Dental Plan.  
Procedures that are covered at 50% or less under the SGPS Health and Dental plan are eligible to receive up to the maximum award amount.  
For those that have maxed out their coverage for particular expenses or the plan in total, subsidies will be provided at the rate they would have otherwise been covered (i.e. normally covered at 75%, assistance will subsidize 75% up to the maximum award amount).  
For a full list of covered services see [https://sgps.click/hdcoverage](https://sgps.click/hdcoverage). |
| **General Health Subsidy**   | Subsidizes medication and services covered under the SGPS Health and Dental plan under the categories of “Health” and “Mental Health and Wellness.” | $250      | Limited to SGPS members who are enrolled in the SGPS Health and Dental Plan.  
Medication and services covered at 50% or less per transaction under the SGPS Health and Dental Plan are eligible to receive up to the maximum award.  
For a full list of covered products and services see [https://sgps.click/hdcoverage](https://sgps.click/hdcoverage). |
<p>| <strong>Gender Affirming Care Subsidy</strong> | Subsidizes costs associated with gender-affirming care including prescribed medications otherwise not covered under the SGPS Health and Dental Plan, surgical or medical procedures, interventions for speech and communication modification, and products to assist with gender presentation (genital tucking or packing, chest binding, etc). | $500      | Available to SGPS members who are seeking gender-affirming care. |</p>
<table>
<thead>
<tr>
<th>Assistance</th>
<th>Description</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UHIP Assistance Subsidy</strong></td>
<td>Assists with University Health Insurance Plan (UHIP) costs for SGPS members that are non-sponsored international students</td>
<td>$200</td>
<td>Assistance is only provided for UHIP fees paid for the current academic year. Assistance does not cover fees paid by or on behalf of spouses or dependents.</td>
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<tr>
<td><strong>Academic Activity Assistance Subsidy</strong></td>
<td>Assists with conference registration fees and expenses incurred for academic equipment (lab coats, school mandated steel toed boots etc.).</td>
<td>$150</td>
<td>Assistance does not cover conference travel or accommodation related expenses. Proof of requirement for academic equipment must be submitted alongside proof of expense.</td>
</tr>
<tr>
<td><strong>Urgent Technology Replacement Assistance Subsidy</strong></td>
<td>Assists with replacing unexpectedly damaged or broken technological resources that are needed for students to perform their academic obligations. Examples of resources may include but are not limited to laptops and keyboards.</td>
<td>$150</td>
<td>Assistance does not cover planned or desired upgrades. Only devices experiencing unexpected failures will be considered under this subsidy.</td>
</tr>
</tbody>
</table>
PART III – REQUIRED DOCUMENTS AND APPLICATION TIPS

REQUIRED DOCUMENTS

Outlined below are the necessary documents required for each subsidy. If you do not provide the information stated in this section of the Financial Assistance Program guide, your application will be rejected.

1. **Dental Subsidy** – A copy of the dental office receipt and a copy of the claim statement from Securian.
2. **General Health Subsidy** – A copy of the session/medication receipt and a copy of the claim statement from Securian.
3. **Gender Affirming Care Subsidy** – Proof of payment, or itemized receipt detailing product or service.
4. **UHIP Assistance Subsidy** – Proof of paid UHIP fee for the current academic year, as demonstrated in your Account Activity in SOLUS. To reach this, log into SOLUS > select “Financial Account” > select “Account Activity” and take a screenshot of the paid UHIP fee.
5. **Academic Activity Assistance Subsidy** – A receipt showing proof of payment for conference registration/participation fee. If submitting proof of expense for required academic equipment, proof of requirement (ie, notice from department or lab) must also be provided.
6. **Urgent Technology Replacement Assistance Subsidy** – Receipt for purchase of technological resources required for academic obligations.

To maintain your privacy DO NOT include personal banking information, information regarding financial assistance (ex. OSAP), and/or detailed medical information/reports in support of your application.

APPLICATION TIPS

Provided are the most common reasons an application is rejected. Please check your application for these common errors before submitting to prevent any delays in application processing.

1. **No proof of expense and or no insurance claim provided**
   a. As the SGPS Financial Assistance Program is subsidy based, proof of paid expense must be provided. A quote of expected expense is not sufficient.

2. **Applied to the wrong subsidy**
   a. Ensure the expense meets the criteria for the specific subsidy that you are applying for. If an application is submitted under the wrong subsidy, you will be notified and a new application will need to be submitted to the correct subsidy, delaying application evaluation.

3. **Seeking support on cost-of living expense (ex. support with tuition or rent payments)**
   a. The SGPS Financial Assistance Program **does not cover** cost-of living expenses. If you are experiencing extenuating circumstances that are not addressed by the available subsidies, please reach out to the VP Finance and Services, Katie Zutautas, at vp.finance@sgps.ca and she will assist in directing you to other supportive Queen’s resources.

4. **Submitting expenses from out of the claim year**
   a. Expenses can only be approved if they were incurred within the claim year of the current SGPS Financial Assistance Program. As such, for the 2024-2025 program year, expenses incurred **before May 1st 2024, do not qualify** and will be rejected.
### EXAMPLE APPLICATIONS

<table>
<thead>
<tr>
<th>Example</th>
<th>Expense</th>
<th>You Provide</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>EX 1</td>
<td>4-year-old laptop dies with essential files on the disk, replacement/repair cost $349.00</td>
<td><strong>Proof of Expense:</strong> Repair order receipt</td>
<td>Urgent Technology Replacement Assistance approved for $150</td>
</tr>
<tr>
<td>EX 2</td>
<td>Steel-toed work boots required for field work $135.00</td>
<td><strong>Proof of Expense:</strong> Receipt of purchase and notice of requirement from lab/department</td>
<td>Academic Activity Assistance approved for $135.00</td>
</tr>
<tr>
<td>EX 3</td>
<td>International Political Science graduate student conference registration fee $342.00</td>
<td><strong>Proof of Expense:</strong> Receipt of conference registration fee</td>
<td>Academic Activity Assistance approved for $150.00</td>
</tr>
<tr>
<td>EX 4</td>
<td>Severe root canal operation required $986.00 (Covered at 10%)</td>
<td><strong>Proof of Expense:</strong> Securian claim summary</td>
<td>Dental Subsidy for $800.00</td>
</tr>
<tr>
<td>EX 5</td>
<td>Impacted teeth removal $356.00 (Covered at 75%)</td>
<td><strong>Proof of Expense:</strong> Securian claim summary</td>
<td>Dental Subsidy denied as the SGPS Health and Dental plan covered the procedure sufficiently</td>
</tr>
<tr>
<td>EX 6</td>
<td>UHIP opt-in cost for a single student $756.00</td>
<td><strong>Proof of Expense:</strong> Screen shot of SOLUS Account Activity showing UHIP payment</td>
<td>UHIP Assistance for $200.00</td>
</tr>
<tr>
<td>Ex 7</td>
<td>UHIP opt-in cost for a single student and their spouse $1512.00</td>
<td><strong>Proof of Expense:</strong> Screen shot of SOLUS Account Activity showing UHIP payment</td>
<td>UHIP Assistance for $200.00. Only UHIP fees for SGPS member (student) are eligible</td>
</tr>
<tr>
<td>Ex 8</td>
<td>Eight sessions with a psychotherapist $1200</td>
<td><strong>Proof of Expense:</strong> Securian claim summary</td>
<td>General Health Subsidy for $250</td>
</tr>
</tbody>
</table>