

Quick Guide to Estimating Your Monthly Finances

Part I: Estimating your monthly take-home at the beginning of a semester

To begin, log into Dal Online: <https://dalonline.dal.ca/>

Then, click on Web for Students > Student Records > Account Detail By Term, and select your current term (note that you will get an email from Financial Services in advance of each semester when this is ready).

You should see the Term's "Detail", which looks like the image below. Depending on your particular circumstances (which semester you are looking at, what level of tuition you are paying, which additional fees apply to you), these values will differ.

Example 1: A Student Whose Supervisor is Covering All Expenses (Tuition + Fees)

202230 2021/2022 Summer Term Detail

Detail Code	Description	Charge	Payment	Balance
DSU	Dalhousie Student Union	\$75.78		
FUBP	Bus Pass Fee	\$82.55		
IGSS	Grad Schp Funding Pending	\$1,332.03		
SSGS	Society Graduate (DAGS)	\$20.00		
TGCF	Continuing Grad Full Time	\$939.00		
UFRF	Facilities Renewal Fee F/T	\$100.60		
USS3	Student Service Fee Summer	\$114.10		
IDEF	Payment Pending		\$1,332.03	
	Net Term Balance			\$1,332.03
	Current Balance for Term 202230:			-\$1,332.03
	Future Balance for Term 202230:			\$2,664.06
	Net Balance for Other Terms:			\$0.00
	Account Balance:			\$1,332.03

The only line above that you can ignore is the *IGSS - Grad Schp Funding Pending*. This line represents what your supervisor is paying towards your tuition fee, and does not count as a *Charge*. (We have asked Financial Services to explain this, and they have not offered any explanation.)

What you should do is add up all of the charges (*except the IGSS charge*) together, and then *subtract* the Payments (representing what your supervisor and/or scholarships are contributing) to find out what amount will be deducted from your minimum stipend over the 4-month semester:

Charges: $\$75.78 + 82.55 + 20.00 + 939.00 + 100.60 + 114.10 = 1332.03$

Payments: $\$1332.03$

Actual net balance: $\$0.00$

In this particular example, the supervisor has agreed to cover all tuition and fees ($\$1,332.03$), so the net balance is actually zero.

In order to estimate your predicted monthly take-home for each month of this semester, you can follow this equation:

$$((\text{Yearly Stipend} \div 3 [\text{Semesters}]) - \text{Semesterly } \textit{Actual} \text{ Net Balance}) / 4 [\text{Months}]$$

You will add any expected TA wages to this value.

Part II: Understanding your pay stub

A second way of estimating your monthly take-home is to look at your pay stub, but notably these are updated *very late* in the month. Our payday is on the 27th of each month, and historically, pay stubs are released after the 20th of the month. However, you should ensure you check these as soon as they come out to ensure Financial Services has not made a mistake. Your monthly pay should be very similar, if not identical, to what you calculated in Part I.

To do this, you will go back to Dal Online and navigate to the Employees tab > Employee Dashboard. This will bring you to an external site.

[Employee Dashboard](#)

Employee Dashboard

Massey, Melanie

[My Profile](#)

Pay Information	▼		
Latest Pay Stub: 27/04/2022	All Pay Stubs	Direct Deposit Information	Deductions History
Earnings	▲		
Benefits	▲		
Taxes	▲		
Job Summary	▲		
Employee Summary	▲		

Once here, click on "Latest Pay Stub: [Date](#)" to access your pay stub.

Click on the various tabs to see more information. For example, under “Earnings”, you will see any earnings that are reported - these can include your stipend, additional funds your supervisor is contributing, TA fees, etc. (zoom in to view):

Job	Title	Earnings	Shift	Hours or Units	Rate	Amount	YTD
888882-11	Research Scholarship	Scholarship - Research	1			CA\$2,803.57	CA\$11,214.28
		Scholarship for Fees Research	1				CA\$1,366.38
888882-12	Research Scholarship	Scholarship - Research	1				CA\$5,000.00

For example, this student is receiving their stipend (funded via NSERC) in the first entry, and their supervisor is providing a tuition top-up of \$1366.38. Note that if an entry is listed “Scholarship for Fees Research” it will likely not be paid out to *you*, instead it will be applied to your tuition fees (described in the section above). The last entry represents a \$5,000 scholarship that was paid out to them on this paydate.

Last, you can confirm deductions (such as tuition and fees) by looking at the “Benefits, Deductions, and Taxes” tab. The Tuition Fees listed as a deduction will be subtracted from the Earnings total.

Net Pay: CA\$2,803.57		
Pay Date: 27/04/2022		
Type	Current	YTD
Gross	CA\$2,803.57	CA\$17,580.66
Total Personal Deductions	CA\$0.00	CA\$1,366.38
Net	CA\$2,803.57	CA\$16,214.28
Employer Contributions	CA\$0.00	CA\$0.00

All of this information should ultimately be summed up at the Net Pay box under the Current column at the top of the site. Here, it should list the exact amount that will be deposited into your account on the 27th of the month (or earlier, if the 27th falls on a weekend or holiday).

What if I don't get paid?

If you do not receive these funds by the 27th, immediately contact Chris MacNeil (chris.macneil@dal.ca) and CC the Department Chair, Dr. Sophia Stone (s.stone@dal.ca) as an error has occurred in your pay. You can also CC your supervisor. You should request an electronic deposit to ensure expediency if this happens; they will otherwise issue a cheque to you that can take up to 2 weeks to be mailed.