

# UC DAVIS

## OFFICE OF GRADUATE STUDIES



# Navigating University Funding Financing Your Graduate Education

UC Davis  
Graduate Studies  
09.11.2015

## Today's agenda

- **Introductions**
- **Financial Systems**
- **Cost**
- **Types of funding**
  - **Internal fellowships**
  - **External fellowships**
  - **Academic appointments**
  - **Student loans**
- **Tax teaser**
- **Reminders**
- **Questions?**



## Types of Funding

- **How to fund your Graduate Education?**

- Fellowships



- Academic Appointments



- Student Loans



- Personal Resources



## Why does this presentation apply to you?

Fall 2014-15 – differing types of student financial support:

Description	Number of Students	Percentage	Amount
Fellowship Stipends	1,502	33%	\$6,866,907.00
Tuition & Fee Fellowships	811	18%	\$2,837,112.00
NRST Fellowships	655	15%	\$4,076,009.00
<b>Total Fellowship \$</b>			<b>\$13,780,028.00</b>
GSR Salary	1,320	29%	\$6,448,540.00
GSR Tuition & Fee Remission	1,283	28%	\$7,782,364.00
GSR NRST Remission	179	4%	\$874,963.00
<b>Total GSR Support \$</b>			<b>\$15,105,867.00</b>
TA Salary	1,777	39%	\$9,523,664.00
TA Remission	1,560	35%	\$7,955,303.00
<b>Total TA Support \$</b>			<b>\$17,478,967.00</b>
<b>Loans</b>	<b>562</b>	<b>12%</b>	<b>\$3,198,621.00</b>
No support	539	12%	\$0.00
<b>Totals</b>	<b>4,495</b>	<b>100%</b>	<b>\$49,563,483.00</b>

Percentage of students who receive mixed support (any combination of fellowship, academic appointment, and/or loan) is above 50%

# Introductions

- **Graduate Studies**
  - 250 Mrak Hall: 9 to noon, 1 to 5, M-F
  - Role of advocacy
  - Responsible for the administration and oversight of academic & administrative policies that impact graduate students and post doctoral scholars
  - 95 Graduate Programs
  - 4,600 academic graduate students



## Graduate Studies

- **GS has 9 units with about 43 total staff:**  
<http://gradstudies.ucdavis.edu/about-us/staff-directory>
  - **Deans and Dean's Staff** – Vice Provost and Dean, Associate Deans, Assistant Dean, and Development (gifts and endowments)
  - **Diversity and Professional Development** - This unit offers resources for career services and professional development
  - **Graduate Admissions & Academic Services** - They sent you your admission letter and keep track of your progress during your graduate career
  - **Business & Financial Services** - responsible for Grad Studies' operational budget, for supporting graduate programs with academic appointments, and annual commencement
  - **Information Technology** – Online Application, keep our web sight and computers running
  - **Analysis & Policy** – Report generation, data analysis, and responsible for administrative support for the Graduate Council
  - **Communications and Marketing** – Responsible for all Web, social media, print, and electronic publications
  - **Counseling and Psychological Services** - available to meet with all graduate students individually in a confidential setting to discuss any problems or concerns you are experiencing
  - **Graduate Student Financial Support**

# Graduate Student Financial Support

- **Responsibilities**

- Assist with the entire fellowship process from:
  - Finding & applying for fellowships
  - Post award administration
- We oversee the process of awarding fellowships
- Provides training & support for the program staff

- **Student Support team**

- Steven Albrecht – Director
- Lisa Finnegan – Graduate Student Support Specialist
- Ruth Lee - Internal Fellowship Adviser
- Deborah McCook - External Fellowship Adviser for Post-docs and graduate students in programs under the CA&ES Dean's Office
- Kristin Provost – External Fellowship Adviser for all graduate students in programs not under the CA&ES Dean's Office



## Other UCD departments

- **Your Graduate Program**
  - Your Graduate Program Academic Advisors and Program Coordinators should be your first contact point for any funding questions you may have.
- **Graduate & Undergraduate Departments**
  - Are responsible for hiring you for all academic appointments and processing all of the associated payroll paperwork (including payroll direct deposit)
- **Student Accounting**
  - Collects your payments and disburse your stipends and refunds that are paid through Banner (fellowship stipends for non-US Citizens paid via payroll).
  - Located in Dutton Hall, 2<sup>nd</sup> floor.
  - <http://studentaccounting.ucdavis.edu>

## Other important UCD departments

- **Payroll Department:**

Students with academic appointments (job) or international students receiving a fellowship stipend; your paycheck or stipend is processed through the payroll department. If you have direct deposit, your check or notice is delivered to your home department.

- **The Financial Aid Office:**

Responsible for administering and processing your financial aid including loans and work study employment - located in Dutton Hall, first floor.

- **The Registrar's Office:**

CA Residency for Tuition Purposes

- <http://registrar.ucdavis.edu/html/slr.html>

Class Schedule and Registration Guide

- <http://registrar.ucdavis.edu/csrg/>

- **Services for International Students and Scholars:**

- A major role for SISS is to assist international students, scholars and UC Davis departments with visa and immigration issues. SISS also provides orientation, assistance, information, and referral to international students regarding financial, personal, cultural, and academic concerns.
- <http://siss.ucdavis.edu>

## **Online Financial Applications and Systems**

- **Banner**

- The BANNER Student Information System is a computerized database of UC Davis student information organized into several modules, including Admissions, Registration, Billing/Accounts Receivable, Financial Aid, and Graduate Student Data.
- Feeds SISWEB & MyBill

## Online Financial Applications and Systems


- **UC Davis login** information (your UC Davis Login ID), please visit the Computing Accounts web page (<http://computingaccounts.ucdavis.edu>).
- **Student Information System (SISWEB):**
  - <http://sisweb.ucdavis.edu/>
  - enroll in classes
  - adjust your class schedule
  - view and print your class schedule
  - print your unofficial academic record
  - change your address
  - **enter your Social Security Number**
    - go to "Personal Information", and click the "Report SSN" link
  - view your account – can see current balance at any time
  - view your financial aid status

## Online Financial Applications and Systems

- **MyBill:** <https://mybill.ucdavis.edu>
  - Check your student account balance
  - Make payments
  - Store your payment methods
  - Set up your parents and/or other persons to view and/or pay your bill online
  - About MyBill:  
<http://studentaccounting.ucdavis.edu/bills/mybill.cfm>
  - Students are responsible for viewing the most up-to-date status of their student account via the **Recent Account Activity screen on MyBill** and/or **SISWEB**

# Student Financial Applications and Systems

- **Reading the Student Billing Statement**
- [http://afs.ucdavis.edu/our\\_services/student-accounting/fees-e-payments/my-bill/reading-the-student-bill.html](http://afs.ucdavis.edu/our_services/student-accounting/fees-e-payments/my-bill/reading-the-student-bill.html)

		<b>University of California, Davis</b> One Shields Avenue Davis, CA 95616 (530) 752-3646 <a href="http://studentaccounting.ucdavis.edu">http://studentaccounting.ucdavis.edu</a>	
Sacramento, CA 95826 United States of America		Student ID:	
<b>Payment Information</b>		<b>Account Summary</b>	
Payment due date: ①	09/15/2011	Previous Balance: ④	\$0.00
Amount due: ②	\$0.00	Payments and Credits: ⑤	\$-100.00
<b>Important Information</b>		Purchases and Adjustments: ⑥	\$5,211.12
Student fees are due September 15, 2011. UG students that do not pay Student fees and all prior debt will be dropped from classes on Sept 16. Registration freeze: Sept 16-19. If you would like to enroll into the DPP please visit <a href="http://sisweb.ucdavis.edu">http://sisweb.ucdavis.edu</a> .		Estimated Financial Aid: * ⑦	\$-8,036.00
③		Amount Deferred: ⑧	\$0.00
		New Total Balance: ⑨	\$-2,924.88

## Online Financial Applications and Systems

- **Direct Deposit**

- Payments made to students, through Banner and Payroll, are eligible for direct deposit service:  
<https://accounting.ucdavis.edu/DirectDeposit/>
- No paper statements, all notification via email.



Welcome to UC Davis Online Direct Deposit

**Employee Reimbursement and Student Refunds**

Sign in to Direct Deposit [HERE](#)

**Employee Payroll Earnings**

Sign in to AYSO [HERE](#)

- **AggieCard**

- Official UC Davis identification card
- <http://registrar.ucdavis.edu/records/aggiecard.cfm>

## Online Financial Applications and Systems

- **GLACIER Nonresident Tax Compliance System:**  
<http://accounting.ucdavis.edu/glacier/>
  - GLACIER is a secure online Nonresident Alien (NRA) tax compliance system that foreign visitors use to provide their immigrant and tax data to UC Davis. GLACIER helps determine tax residency, withholding rates, and income tax treaty eligibility. GLACIER also manages NRA paperwork, maintains NRA data, and prepares tax forms and required statements.



## Calendar

- Published due date for fall 2015-16 fees is September 15<sup>th</sup>
- For Graduate Students: If your account balance is not paid by the 8<sup>th</sup> week of the quarter (**November 12<sup>th</sup>**):
  - \$110 late fee will be charged
  - You will be dropped from winter classes
  - Or, if you haven't registered, a hold will be placed on winter enrollment
  - <http://registrar.ucdavis.edu/tuition/non-payment.cfm>
  - <http://registrar.ucdavis.edu/calendar/fees.cfm>

## **Graduate Student Tuition & Fees 2015-16**

### **2015-16 Graduate Nonresident Tuition & Fees**

- \$17,118.29 Tuition & Fees
- We have held graduate Tuition (\$11,220) level and implemented only a 5% increase to the Student Services Fee (\$972 to \$1,020) since 2011-12
- \$15,102.00 Nonresident Supplemental Tuition (NRST)
- We have not increased graduate NRST since 2004-05
- Total = **\$32,220.29**
  
- Student Fee and Tuition Overviews – Descriptions and Uses:
  - [http://budget.ucdavis.edu/studentfees/special-reports/documents/2013-14\\_fact\\_sheet\\_graduate\\_student\\_fees.pdf](http://budget.ucdavis.edu/studentfees/special-reports/documents/2013-14_fact_sheet_graduate_student_fees.pdf)
  - <http://budget.ucdavis.edu/studentfees/special-reports/documents/student-fee-overview.pdf>

## Graduate Student Fees 2015-16

<b>Graduate Student Fees</b>	<b>Fall</b>	<b>Winter</b>	<b>Spring</b>	<b>Total</b>
GSA Fee	\$12.00	\$12.00	\$12.00	\$36.00
Memorial Union Fee	\$28.50	\$28.50	\$28.50	\$85.50
Facilities and Campus Enhancements Fee	\$137.40	\$137.39	\$137.39	\$412.18
Campus Expansion Initiative	\$64.21	\$64.20	\$64.20	\$192.61
Student Facilities Safety Fee	\$22.00	\$22.00	\$22.00	\$66.00
Student Services Health Fee	\$44.00	\$44.00	\$44.00	\$132.00
Health Insurance (UC SHIP)	\$1,318.00	\$1,318.00	\$1,318.00	\$3,954.00
Student Services Fee	\$340.00	\$340.00	\$340.00	\$1,020.00
Tuition	\$3,740.00	\$3,740.00	\$3,740.00	\$11,220.00
<b>Subtotal - Graduate fees 2015-16</b>	<b>\$5,706.11</b>	<b>\$5,706.09</b>	<b>\$5,706.09</b>	<b>\$17,118.29</b>
Nonresident Supplemental Tuition	\$5,034.00	\$5,034.00	\$5,034.00	\$15,102.00
<b>Total - Nonresidents 2015-16</b>	<b>\$10,740.11</b>	<b>\$10,740.09</b>	<b>\$10,740.09</b>	<b>\$32,220.29</b>

## Types of Funding

- **How to fund your Graduate Education?**

- **Fellowships**



- Academic Appointments



- Student Loans



- Personal Resources



## Fellowships & Grants

- **Fellowship** (used interchangeably with "grant")
  - The equivalent of "scholarship" in the undergraduate world, is an "award," that is "free money" with few, if any "strings attached."
  - Can be support for stipend or "living expense," fees, tuition, research, travel or any combination of these.
  - The value can be from \$500 (e.g., a travel award) to \$50,000/year.
  - Time period - can be a one-time payment, a 1-yr, 3-yr or even 5-6 yrs of support.
  - Different fellowships for different periods of your academic career, i.e., there are fellowships that you can apply for at the beginning of your graduate career, there are pre-dissertation, and dissertation research fellowships, and postdoc awards.
  - The majority are "merit based" (GPA/GRE scores/letters of reference) and there are also "need-based" (e.g. the federal criteria for financial need based on the FAFSA). There are a myriad of other eligibility factors listed in the application instructions (residency, discipline).
  - They are prestigious and make an impression on your CV. "Fellowships beget fellowships."

## **Fellowships & Grants**

### **• Timing**

- Must look for funding every year at least a year in advance
- Many application deadlines are in the fall for the next academic year (fall 2015 application deadline to receive funding for the school year starting in fall 2016)
- Offers often made in Feb, March, April
- The graduate student is, in many cases, a “commodity.” Negotiate for your support – use your external fellowship as a bargaining tool

## **Internal Fellowships**

- **Internal Fellowships are funds controlled by UC Davis**
  - **Graduate Program Fellowship Allocation**
    - Fellowship funds allocated to the Graduate Programs
    - Processed by your Graduate Program Coordinator (return award letters to your program)
  - **Restricted Endowments**
    - Gifts for fellowships targeted to specific student populations
    - Processed by the Office of Graduate Studies
  - **Travel Awards**
    - Offered twice/year in Oct (for travel from July - June) & March (for travel from January - December)

## Continuing Student Internal Fellowship Competition

- **Deadlines**

- **December 1<sup>st</sup>:** Fellowship applications from continuing students through our online application form.
  - Letters of reference should be submitted by December 7<sup>th</sup>
- **December 17<sup>th</sup>:** Graduate Programs forward nominations for continuing students to the Office of Graduate Studies
- **February:** The Office of Graduate Studies begins emailing offer letters to students; copies are sent to graduate programs.
- **If you did not win:** Because we award fellowships through October (due to funding timing), you will not receive notification that you did not win.



## Internal Fellowship Application Process

- 37 restricted endowment fellowships for Continuing Students (**11 open to Nonresident Alien students**)
  - Application and descriptions of each fellowship:  
<http://www.gradstudies.ucdavis.edu/ssupport/continuingfellowships.html>
  - Approximately 130 awards (range from \$1,500 research allowance to \$70,000 multi-year award)
- Required Application Materials
  - 2 Essays (statement of purpose & personal history statement)
  - 3 Letters of Recommendation
  - Biographical Data

<b>2014-15</b>	<b>Stats</b>
Total number of unique students nominated	352
Total number of programs who nominated students	66
Average number of students nominated per program	5
Number of fellowships awarded (cont. only)	137

## Travel Awards

- Offered twice/year in Oct (for travel from July - June) & March (for travel from January - December)
  - Nominations due to OGS November 15<sup>th</sup> and April 15<sup>th</sup>
  - Awards announced the week of December 15<sup>th</sup> and May 15<sup>th</sup>
- Students may only win once
- Award amount varies by destination (\$250 for CA, \$500 CONUS, or \$1,000 OCONUS)
- \$25,000 awarded twice per year
- Three nominations allowed per Grad Program
- Application form and instructions here:  
[http://www.gradstudies.ucdavis.edu/ssupport/internal\\_travel.html](http://www.gradstudies.ucdavis.edu/ssupport/internal_travel.html)
- Different from the GSA Travel Award -  
[http://gsa.ucdavis.edu/Travel\\_Award](http://gsa.ucdavis.edu/Travel_Award)

## Internal Fellowships

- **Tuition & Fee Fellowships**
  - Tuition & Fee fellowships may include only those University and campus fees that are required of all students (<http://budget.ucdavis.edu/studentfees>).
  - Miscellaneous fees such as those for PELP, Filing Fee, advancement to candidacy, course materials, SISS services, library charges, health center charges, late fees, the \$150 Document Fee, etc. may not be paid on behalf of students as a fee fellowship. Those fees are wholly the responsibility of the student.

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## **Internal Fellowships**

- **Nonresident Supplemental Tuition (NRST) Programs**
  - **UCOP NRST Waiver Program**
    - NRST is automatically waived for doctoral students for the first three calendar years post-candidacy.
  - **UC Davis Post-candidacy NRST Fellowship Program**
    - After the UCOP NRST Waiver period, nonresident doctoral students are again charged NRST until they complete their degrees.
    - The Post-candidacy Nonresident Supplemental Tuition Fellowship Program is a non-competitive fellowship program that covers the cost of NRST during the fourth and fifth years after advancement to candidacy.

## External Fellowships

- Are offered from outside, non-campus, agencies: non-profits, state and federal government, private foundations.
  - NIH, NSF, USDE, EPA, DOT, NASA
  - Private organizations, e.g. Howard Hughes Foundation, Hertz, Packard Foundation,
  - Non-profit Groups: American Heart, American Lung, American Cancer, Nat'l Physical Science Consortium
  - INTERNATIONAL Opportunities: Fulbright, Social Science Research Council
  - Diversity Fellowships: Ford Foundation Minority Fellowships, UNCF - Merck, NASA

## External Fellowships

- **Success – UC Davis currently maintains about \$11.4 million in external fellowships (\$2.5 million is for post-docs)**
  - FEDERAL FELLOWSHIPS:
    - NSF GRFP – 128 fellows, 3.7 million annual and 12 million in the next three years.
    - EPA STAR Fellowship – 7
    - Fulbright U.S. Student Program - 3
    - NSF Doctoral Dissertation Research Improvement Grant (DDRIG) and the (DDIG) – 14
    - NIH NRSA 18 (11 predoc and 7 postdoc)
    - NASA Earth Sciences Fellowship (3)
    - USDA Borlaug Fellowship (3)
    - USDA NIFA – 9 (2 predoc, 7 postdoc)
    - USDE Fulbright-Hays - 1
    - U.S. DOT/DOD - 2

## External Fellowships

- **Success – UC Davis currently maintains about \$11.4 million in external fellowships (\$2.5 million is for post-docs)**
  - PRIVATE | NON-PROFIT FOUNDATIONS:
    - ARCS (Achievement Reward for College Scientists – 12
    - American Assoc of University Women - 1
    - American Society for Engineering – 3
    - American Heart Associations – 6
    - Ford Foundation Predoctoral, Dissertation and Postdoctoral - 1
    - Howard Hughes Medical Institute – 2
    - National Physical Science Consortium – 2
    - Social Science Research Council – 2
  - INTERNATIONAL STUDENT FELLOWSHIPS
    - Various governments: China, Korea, Taiwan, etc.
    - UC Mexus/Becas/CONICYT/CONACYT/Fulbright – 30+
    - Vietnam Foundation – 10



## External Fellowships

- **Application Process**

- The Student applies directly as the Principal Investigator (P.I.) to the agency following the agency's guidelines and application instructions - although institutional support is often required.
- Institutional Support: Signature and/or endorsement from the affiliate university is often required, i.e., the student's faculty mentor, chair, or an institution official might need to sign the application, offer a letter of support, or submit the application online.
- If UC Davis institutional support required, student must complete External Fellowship/Grant Application Data Form and obtain required signatures: <http://gradstudies.ucdavis.edu/ssupport/external-fellowships-pol-proc.html>

- **Resources for External Support**

- Look for "Graduate Student & Postdoctoral Scholar Funding Opportunities" emails from Deborah McCook that were sent to your graduate program coordinator
- Self-serve Online Search Engines
- <http://gradstudies.ucdavis.edu/current-students/financial-support/external-fellowships>

## **External Fellowships**

- **Required Application Materials**

- Campus Forms (if institutional signature required)
- Basic Data Information
- Statement of Research Goals or Planned Study
- CV (Curriculum Vitae - an academic resume)
- Letters of Reference
- Copies of Transcripts
- Listing of Publications, Presentations & Posters, and Fellowships received
- Affiliate Letter (sometimes)
- Certification & Protocols (Responsible Conduct of Research)
  - Human Subjects
  - Hazardous Materials
  - Vertebrate Animals
  - Ethics

## External Fellowship Resources

- WEB RESOURCES
  - Most Commonly Used Search Engines:
    - **\*\*Community of Science\*\*** = The most comprehensive list of research support available is listed in the funding opportunities database, which has over 400,000 funding opportunities. Web site: [http://pivot.cos.com/funding\\_main](http://pivot.cos.com/funding_main)
    - Yahoo Education/Financial Information Site = [http://dir.yahoo.com/education/Financial\\_Aid/Grants/](http://dir.yahoo.com/education/Financial_Aid/Grants/)
    - Grant Forward (formerly IRIS) = Search the Grant Forward Database for funding opportunities in every field from agriculture to zoology. web site: <https://www.grantforward.com/index>
    - UCLA GRAPES – “Graduate & Postdoctoral Extramural Support”: <http://www.gdnet.ucla.edu/grpinst.htm>
  - Help with Grant Writing Tips
    - The Foundation Center Web Site: grant seeking on the web, grant writing seminars and tips, sources (see URL <http://fdncenter.org/>)
  - Faculty & Program Advisors = "your new best friends"
  - Professional Organizations

## External Fellowship Resources

- Office of Graduate Studies
  - Current grants and fellowships:  
<http://gradstudies.ucdavis.edu/ssupport/fellowships-approach-deadlines.html>
  - External Fellowship Application Procedure:  
<http://gradstudies.ucdavis.edu/ssupport/external-fellowships-pol-proc.html>
  - Comprehensive list of fellowships and grants:  
[http://www.gradstudies.ucdavis.edu/programs/external\\_fellowships.cfm](http://www.gradstudies.ucdavis.edu/programs/external_fellowships.cfm)
  - Resources: <http://gradstudies.ucdavis.edu/ssupport/external-resources.html>
    - Fellowship Announcements
    - International Student Resources
    - Search Engines
    - Writing Resources
- GradLink
  - A weekly e-newsletter publication (e-GradLink) that is e-mailed to graduate students and postdoctoral scholars through graduate program staff and postdoctoral listservs.
  - <http://www.gradstudies.ucdavis.edu/publications/gradlink/index.html>

## Fellowship Essays

- All different. Answer the stated question or instructions
- Well expressed essays that demonstrate your motivation, creativity and insight
- A realistic research plan with specific aims and methods that targets a significant problem or need and is backed by the literature/previous findings
- The judging process is subjective. Reviewers read through hundreds of applications as quickly as possible
  - engage the reader with a unique story
  - demonstrate application of knowledge & skills
  - write clearly, concisely, and specifically
  - avoid jargon; avoid acronyms; use active voice
  - have consistent format and adhere to guidelines for content, outline or length
  - essays should be free of typos and grammatical errors
- Have peers unfamiliar with your work read for clarity
- Allow ample time for peer/tutor review & feedback on early drafts. Revise, revise, revise...

## Letters of Reference

- Network and Build Relationships with faculty
  - Research experience beyond courses
- Ask, “Can you write me a strong, positive, detailed, letter of reference for a fellowship?”
  - Give them the opportunity to decline
- Confirm deadline for obtaining reference letters.
  - Ask at least a month in advance!
  - Provide them with a CV, draft proposal, personal statements, etc.
- Reference letters may need to be sent directly from mentors (electronic submission).
  - Reminder or “thank you note” near the due date
  - Confirm they were submitted and received

## External Fellowships - *Guidelines for Payment*

<b>Step</b>	<b>Action</b>	<b>Owner</b>
1	Circulate Award Notice to all parties (Student, Student's Major Professor, Graduate Program Coordinator, and Office of Graduate Studies)	Awarding Agency (then Student, or Grad Program, or OGS)
2	Prepare Grant Transaction Form (OGS-GTF) and send to Extramural Accounting	Office of Graduate Studies
3	Initiate OP Fund number and report to Graduate Program	Extramural Accounting
4	Initiate Account(s) (FINA and/or ORES) via KFS	Graduate Program
5	Complete Banner Fund Code Request form for the FINA account and send form to the Office of Graduate Studies	Graduate Program
6	Initiate Banner Fund Code and report to Graduate Program	Office of Graduate Studies
7	Key stipend, fee, and/or NRST in Banner (Grad Track\$)	Graduate Program
8	Send funds to UC Davis	External Agency
9	Budget stipend/fee/NRST funds (to FINA account) and/or research/travel funds (to ORES account) in KFS	Extramural Accounting
10	Process research and/or travel expenses to ORES account	Student and Graduate Program

## Matching Commitments for External Fellowships

- The Office of Graduate Studies, in partnership with the graduate programs, provides matching commitments to encourage students to compete successfully for external awards.
- Matching commitments refers to the use of campus funds to supplement graduate student support that is provided by an external sponsor. With increasing frequency, external agencies are limiting the amounts of the Tuition & Fee payments that are provided. Thus the primary purpose of the Graduate Studies matching commitment policy is to address this shortfall.
- Matching commitments are usually arranged by graduate program staff contacting the Office of Graduate Studies on the student's behalf. Students should notify their programs when they receive an external award so the faculty and staff can work with Graduate Studies to furnish the student with an appropriate level of funding.
- <http://gradstudies.ucdavis.edu/current-students/financial-support/external-fellowships/matching-commitments>



## Regulations for Receiving Fellowships

- Must report changes in major, program, deferring admissions, below minimum GPA, reduction in enrollment units, or multiple fee awards (GSR or TA fee remission), etc.
- Must be enrolled in, and maintain, 12 units each quarter
- Not eligible for fellowships if on PELP (Planned Educational Leave Program) or Filing Fee status (non-registered status when in the last stages of your degree)
- May not be portable
- Minimum GPA of 3.0 (on a 4.0 scale)
- Maintain satisfactory academic progress
- May not be able to accept multiple offers concurrently

## Types of Funding

- How to fund your Graduate Education?
  - Fellowships
  - **Academic Appointments**
  - Student Loans
  - Personal Resources



## Academic Appointments

- **Academic Appointment = Student Employment**
  - Appointment time (also called FTE or Full Time Equivalent)
    - A full-time employee is 100% and a half-time employee = 50% FTE (20 hours/week).
    - Max student appointment is 50%
    - <http://gradstudies.ucdavis.edu/faculty-staff/academic-personnel/salary-scales>
  - Minimum qualifications for being employed are:
    - Full-time, registered, graduate student (12 units)
    - 3.00 GPA (on a 4.0 point scale)
    - Student must be in good academic standing
    - Maximum Length of Service restrictions = 15 quarters for teaching titles and 18 quarters for research titles

## Academic Appointments

- **GSR = Graduate Student Researcher**
  - A Graduate Student Researcher is a graduate student who performs research related to the student's degree program in an academic department or research unit under the direction of a faculty member or authorized Principal Investigator.
  - First paycheck is November 01<sup>st</sup> (always a month in arrears).
  - Usually includes Tuition & Fee remission and NRST remission as a benefit of employment: <http://gradstudies.ucdavis.edu/current-students/employment/tuition-and-fee-remission>
  - GSR salaries usually follow a compensation plan and have multiple salary steps depending on the employee's level of experience and education. E.g. bachelors degree, < 1 year grad study, without extensive applicable work experience = you start at salary step 1. If you've completed your dissertation research then you could be salary step 7-10.
  - For example, gross monthly pay at lowest salary step, working 25% time, is around \$731. (50% time at highest step, X, is \$2,865/ month)
  - To obtain research jobs, the best way to start is to inquire within your own graduate group or department.

## Academic Appointments

- **TA = Teaching Assistant**

- Employed by department to assist with tasks related to teaching undergraduates.
- Usually includes partial Tuition & Fee remission: <http://gradstudies.ucdavis.edu/current-students/employment/tuition-and-fee-remission>
- First paycheck is November 01<sup>st</sup> (always a month in arrears).
- Students appointed to the title Teaching Assistant receive a monthly salary related to the percentage of appointment time, e.g. gross monthly pay working 25% time (10 hrs/wk) is \$1,030.
- Each department has its own applications for Teaching Assistant positions, which you should fill out annually if you are interested in a TA position.

### Tuition & Fee Remission Summary

[http://afs.ucdavis.edu/our\\_services/student-accounting/for-departments/remission-fees.html](http://afs.ucdavis.edu/our_services/student-accounting/for-departments/remission-fees.html)

Remission for non-residents 2015-16:						
	Quarter	Tuition & Fees		Health	NRST	Amount Student Pays
<b>GSR:</b>	Fall	\$4,344.11	+	\$1,188.00	\$5,034.00	\$0.00
	Winter & Spring	\$4,344.09	+	\$1,188.00	\$5,034.00	\$0.00
<b>TA:</b>	Fall	\$4,064.00	+	\$1,188.00	\$136.00	\$264.11 + 4,898 = 5,162.11
	Winter & Spring	\$4,064.00	+	\$1,188.00	\$136.00	\$264.09 + 4,898 = 5,162.09

## 2015-16 Graduate Student Fees not covered by TA remission

<b>Graduate Student Fees</b>	<b>Fall</b>	<b>Winter</b>	<b>Spring</b>	<b>Total</b>
GSA Fee	\$12.00	\$12.00	\$12.00	\$36.00
Memorial Union Fee	\$28.50	\$28.50	\$28.50	\$85.50
Facilities and Campus Enhancements Fee	\$137.40	\$137.39	\$137.39	\$412.18
Campus Expansion Initiative	\$64.21	\$64.20	\$64.20	\$192.61
Student Facilities Safety Fee	\$22.00	\$22.00	\$22.00	\$66.00
Student Services Health Fee	\$44.00	\$44.00	\$44.00	\$132.00
Health Insurance (UC SHIP)	\$1,318.00	\$1,318.00	\$1,318.00	\$3,954.00
Student Services Fee (formerly Registration Fee)	\$340.00	\$340.00	\$340.00	\$1,020.00
Tuition (formerly Educational Fee)	\$3,740.00	\$3,740.00	\$3,740.00	\$11,220.00
<b>Subtotal - Graduate fees 2015-16</b>	<b>\$5,706.11</b>	<b>\$5,706.09</b>	<b>\$5,706.09</b>	<b>\$17,118.29</b>
Nonresident Supplemental Tuition	\$5,034.00	\$5,034.00	\$5,034.00	\$15,102.00
<b>Total - Nonresidents 2015-16</b>	<b>\$10,740.11</b>	<b>\$10,740.09</b>	<b>\$10,740.09</b>	<b>\$32,220.29</b>

# Tuition & Fee Remission Example

(this example uses 2014-15 amounts)

### Account Details

Spring GSR remission = \$5,367.53

Detail Code	Description	Term	Charge	Payment	Balance	Source	Effective Date
R011	Grad Fall Qtr Tuition & Fees	201410	4,369.54		4,369.54	R	18-AUG-2014
GINF	Fall Grad Health Ins (SHIP)	201410	1,144.00		1,144.00	R	18-AUG-2014
XWCK	Payment received - Thank You	201403		20.00	.00	T	22-APR-2014
SHCS	Health Center Charge	201403	20.00		.00	T	26-MAR-2014
GRAS	Grad RA Fee Rem Spring	201403		4,325.53	.00	F	24-MAR-2014
GHR5	Grad RA Health Ins Rem-Spring	201403		1,042.00	.00	F	24-MAR-2014
R013	Grad Spr Qtr Tuition & Fees	201403	4,369.53		.00	R	19-FEB-2014
GINS	Spr Grad Health Ins (SHIP)	201403	998.00		.00	R	19-FEB-2014
GRAR	Grad RA Fee Rem Winter	201401		4,325.53	.00	F	10-JAN-2014
GHRW	Grad RA Health Ins Rem-Winter	201401		1,042.00	.00	F	10-JAN-2014
R012	Grad Wtr Qtr Tuition & Fees	201401	4,369.53		.00	R	19-NOV-2013
GINW	Wtr Grad Health Ins (SHIP)	201401	998.00		.00	R	19-NOV-2013

Spring Tuition & Fee charges = \$5,367.53

Query Balance

5,513.54

Account Balance

5,513.54

Amount Due

5,513.54

Memo Balance

.00

Authorized Aid Balance

-5,513.54

NSF

0

Receipt?

N



## Types of Funding

- How to fund your Graduate Education?
  - Fellowships
  - Academic Appointments
  - **Student Loans**
  - Personal Resources



## Financial Aid for International Students

- Though rare, there are loans available to international students who meet certain criteria. Most loans require a cosigner\*. A variety of organizations and institutions provide private loans to international students. Many provide assistance that is targeted to students from specific regions or countries and who meet certain criteria. The best ways to search for a loan is by contacting your bank and by doing online research (for example: <http://www.elmselect.com/Results/Index> ). It is essential that you read and understand all loan terms before signing a contract.
- \*A cosigner is someone who guarantees and is responsible for payment to the loaning institution if for any reason you are unable to pay back the loan. Most loans in the U.S. will require that your co-signer is a U.S. Citizen or Permanent Resident and have stable employment and income.

## Tax

- **Prepared statement:**
  - The information I'm presenting today is intended only to introduce you to the tax rules applicable to recipients of scholarships and fellowships. The University of California does not provide tax advice; you should contact your personal tax advisor with any questions or concerns.
- **Taxation of Grant/Scholarship Awards:**
  - The Tax Reform Act of 1986 makes taxable: scholarships, grants, fellowships, traineeships, and other forms of gift aid that exceed the costs of tuition, fees, required books, and supplies.
  - Tax year (the calendar year) versus the academic year (Oct – June)
- **If you had income, you may be required to file two income tax returns: (1) Federal, and (2) State**

## Tax

- **Forms:** <http://studentaccounting.ucdavis.edu/taxes/index.cfm>
  - **1098-T**
    - "Tuition Payments Statement"
    - sent to Resident Aliens, for Tax Purposes, and U.S. Citizens
  - **W-2**
    - W-2's are issued to everyone who worked and were paid by an employer during the previous calendar year unless all wages were exempt under a tax treaty
  - **1042-S**
    - 1042S's are issued to anyone who received a nonqualified scholarship or tax treaty benefit (which means some or all of your previous year's salary was exempt from Federal Taxes) during the previous year
  - **See IRS Publication 970 (Tax Benefits for Education), IRS website at <http://www.irs.gov/formspubs/lists/0,,id=97819,00.html>**

## Review Types of Funding

The most common types of payment transactions are:

- 1. Academic employment salary**
  - a. Paid via the Payroll System (not visible in MyBill or SISWEB)
  - b. <http://gradstudies.ucdavis.edu/current-students/financial-support/academic-employment/understanding-your-student-salary>
- 2. Academic employment remission**
  - a. Paid via banner (visible in MyBill & SISWEB)
- 3. Stipend fellowships**
  - a. Paid via Payroll for Nonresident Aliens (not visible in MyBill or SISWEB)
- 4. Tuition & Fee and NRST fellowships**
  - a. Paid via banner (visible in MyBill & SISWEB)
- 5. Travel Expenses:** Reimbursement of authorized Travel Expenses processed via the MyTravel System and not visible via MyBill or SISWEB
- 6. Supplies & Equipment:** Reimbursement of authorized Supplies & Equipment purchases processed via the Quali Financial System (KFS) (not visible via MyBill or SISWEB)

## Where is my money (who do I ask)?

- **#1 - Your graduate program coordinator**
  - <http://gradstudies.ucdavis.edu/programs/>
- **Contact listed on your funding letter**
  - GSR, TA, Internal Fellowship, External Agency, etc.
- **The PI who hired you**
  - Can refer you to their appropriate accounting staff
- **External Fellowships**
  - CA&ES: Deborah McCook – [dlimccook@ucdavis.edu](mailto:dlimccook@ucdavis.edu)
  - Not CA&ES: Kristin Provost – [klprovost@ucdavis.edu](mailto:klprovost@ucdavis.edu)
- **Complex, multi-department, issue?**
  - **Financial Support Specialist** - Lisa Finnegan - [lfinnegan@ucdavis.edu](mailto:lfinnegan@ucdavis.edu)  
or 530 752.8864

### Important Dates (fall & winter)

[http://registrar.ucdavis.edu/html/academic\\_calendar.html](http://registrar.ucdavis.edu/html/academic_calendar.html)

- **Sept 24<sup>th</sup>:** Fall quarter instruction begins
- **Nov 1<sup>st</sup>:** First fall quarter fellowship stipend payment date and the first academic appointment salary payment date
- **Nov 12<sup>th</sup>:** Grad student fall fee payment deadline (\$110 late fee & winter hold)
- **Dec 1<sup>st</sup>:** The second fall quarter fellowship stipend payment date and the second academic appointment salary payment date
- **Dec 1<sup>st</sup>:** UC Davis Continuing Graduate Student Internal Fellowship application due
- **Dec (first week):** Winter quarter fees assessed
- **Dec 25<sup>th</sup>:** Winter Tuition & Fee and NRST fellowships and remission post to student accounts
- **Jan 1<sup>st</sup>:** The third (and final) fall quarter fellowship stipend payment date and the third academic appointment salary payment date
- **Jan 4<sup>th</sup>:** Winter quarter instruction begins
- **Feb 1<sup>st</sup>:** The first winter quarter fellowship stipend payment date and the first academic appointment salary payment date
- **Feb 25<sup>th</sup>:** Grad student winter fee payment deadline (\$110 late fee & spring hold)
- **Mar 1<sup>st</sup>:** The second winter quarter fellowship stipend payment date and the second academic appointment salary payment date
- **April 1<sup>st</sup>:** The third (and final) winter quarter fellowship stipend payment date and the third academic appointment salary payment date

## **Important Reminders – External Fellowships**

- Guaranteed not to be funded if you don't apply
- Seek opportunities to gain research, service learning, & volunteer experience
- Analyze announcement for eligibility and restrictions.
- Apply early. Apply to SEVERAL likely sources (if allowable).
- Answer questions directly & follow instructions.
- Ask several people to give you feedback on your essay drafts.
- Develop an application plan based on due dates.
  - Submit at least three days early!
  - Anticipate last minute glitches.
- If an electronic submission (e.g. Fastlane/NSF) learn the system early.
- Letters of reference
- Look for funding every year; beginning early fall for the next academic year



## **Important Reminders**

- Check your student account balance often!
- You may not be able to hold multiple major fellowships/appointments at the same time (check restrictions)
- PELP & Filing Fee can interrupt your funding
- First stipend disbursement and/or paycheck is November 01<sup>st</sup>.

## Important Reminders

- Policies and Guides:
  - **Graduate Student Guide:**  
<http://gradstudies.ucdavis.edu/faculty-staff/reports-publications/guides-handbooks>
  - **Graduate Student Employment Handbook for Teaching Assistants and Associates In\_:**  
<http://gradstudies.ucdavis.edu/faculty-staff/reports-publications/guides-handbooks>
  - **Graduate Studies Policies** for graduate students (over 20 to choose from!): <http://gradstudies.ucdavis.edu/graduate-programs/policies>
  - **GradPathways** (Professional Development Program for UC Davis Graduate Students): <http://gradstudies.ucdavis.edu/professional-development/gradpathways>
  - **IRS Publication 970** (Tax Benefits for Education), IRS website at <http://www.irs.gov/formspubs/lists/0,,id=97819,00.html>
  - **Class Schedule and Registration Guide:**  
<http://registrar.ucdavis.edu/csrg/>

# • Questions?



**Thank You!**