FINANCIAL ASSISTANCE

INTRODUCTION
The Graduate Center makes every effort to provide financial support for its students. Most entering doctoral students are considered for Graduate Center multiyear fellowships, and all students may also apply for sufficient aid to finance their graduate education. The Graduate Center has expanded its five-year fellowships for incoming students and there are additional sources of funding for students in their second year and beyond. Below are descriptions of major fellowships and awards offered by the Graduate Center, followed by information on federal aid and other sources of support. Beginning in Fall 2013, the new five-year Graduate Center Fellowship (GCF) is being phased in for new students, replacing the Enhanced Chancellor’s Fellowship (ECF).

GRADUATE CENTER FUNDING
Application and Awarding Process
Programs consider academic merit when making awards. Once a program has made a nomination, the Office of Financial Aid notifies the student of the award and collects the required documentation needed to pay the award. U.S. citizens and permanent residents as well as international students are eligible for institutional aid. Dissertation-year award applications are reviewed by the Office of the Provost.

Five-Year Graduate Center Fellowships (GCFs) for New Students
Every year, the doctoral programs in the Humanities, Social Sciences, and Sciences will award a total of two hundred new Graduate Center Fellowships in recognition of academic achievement and in expectation of scholarly success. (Please note: Biochemistry, Biology, Chemistry, and Physics students receive CUNY Science Scholarships, not Graduate Center Fellowships. See below.)

The Graduate Center Fellowship provides tuition and $25,000 each year for the first five years of study. The fellowship consists of a stipend in the Fall and Spring semesters, a summer research stipend, a graduate assistantship, a tuition award, and eligibility for low-cost individual or family NYSHIP health insurance. Support for the Fall and Spring semesters is $23,000 and the summer research stipend is $2,000.

The service assignments associated with the Graduate Center Fellowship are intended to develop scholarly and professional skills. In the first year, a Graduate Center Fellow serves as a research assistant or in another assignment determined by his or her doctoral program. In the second, third, and fourth years, a fellow teaches one course each semester at a CUNY undergraduate college. In the fifth year, a Graduate Center Fellow serves as a Writing Across the Curriculum (WAC) Fellow, or in a similar assignment, at a CUNY college. Renewal of the scholarship each year is contingent upon satisfactory academic progress.

All Graduate Center Fellows receive full tuition up to 16 credits per semester in their first year of study. All Graduate Center Fellows who are international students receive full tuition up to 16 credits per semester for the four remaining years of this fellowship. If U.S. citizens or Permanent Residents who are Graduate Center Fellows choose not to establish New York State residency following their first year, they must pay the difference between the full in-state tuition which they will receive and the out-of-state tuition rate they will be charged.

CUNY Science Scholarships for New and Continuing Students
These are five-year awards given to doctoral students in the disciplines of Biochemistry, Biology, Chemistry, and Physics. Almost all students accepted to these programs receive CUNY Science Scholarships. Approximately ninety scholarships are given each year. The scholarships consist of an annual stipend and graduate assistantship totaling $25,000; a tuition award, up to 16 credits per semester of tuition waiver at level I, and a full tuition waiver for levels II and III; and
eligibility for low-cost individual or family health insurance. There is a modest service obligation in the first year related to professional development and research laboratory rotations. In the second through fifth years of the award, there are usually some teaching assignments. Renewal of the scholarship each year is contingent upon satisfactory academic progress.

Each year the Ph.D. Programs in Biology, Biochemistry, Chemistry, and Physics will award a total of eighty to ninety CUNY Science Scholarships to entering students in recognition of academic achievement and in expectation of scholarly success.

Science Fellowships for New and Continuing Students
Science Fellowships provide $24,000 per year for the first two years of study, and in-state tuition to students in the first ten semesters they are registered. In many instances, in years three through five, faculty grants supplement Science Fellowships. The Ph.D. Programs in Computer Science, Earth and Environmental Sciences, Psychology, and Speech-Language-Hearing Sciences offer a modest number of these fellowships to incoming and ongoing students. In any given year, there are approximately twenty Science Fellowships awarded.

Five-Year Tuition Fellowship for New Students
Each year, through doctoral programs in the Humanities, Social Sciences, and Sciences (exclusive of Biochemistry, Biology, Chemistry, and Physics as well as Audiology, Nursing, Public Health, and Social Welfare), the Graduate Center will award approximately one hundred Five-Year Tuition Fellowships. These fellowships cover full tuition (up to 16 credits per semester) and are awarded in recognition of academic achievement and in expectation of scholarly success.

All Tuition Fellows receive full tuition up to 16 credits per semester in their first year of study. All Tuition Fellows who are international students receive full tuition up to 16 credits per semester for the four remaining years of this fellowship. If U.S. citizens or Permanent Residents who are Tuition Fellows choose not to establish New York State residency following their first year, they must pay the difference between the full in-state tuition which they will receive and the out-of-state tuition rate they will be charged.

Five-Year Presidential MAGNET Fellowships for New Students
The Graduate Center offers five-year Presidential MAGNET Fellowships to entering students from underrepresented groups who are U.S. citizens or permanent residents, in recognition of academic achievement and in expectation of scholarly success. The fellowship consists of an annual stipend and graduate assistantship totaling $27,000, full tuition and fees, and eligibility for low-cost health insurance. Fellows also receive a $1,000 start-up stipend in the first year to help with the costs of beginning doctoral studies; during the third year, fellows receive a $1,500 research/travel stipend to help lay the groundwork for the dissertation project.

Each year, doctoral programs nominate outstanding students from underrepresented groups who are U.S. citizens or permanent residents to the Office of Educational Opportunity and Diversity Program, which selects students to receive the fellowship.

Five-Year Presidential MAGNET Fellowships for Students Admitted Prior to Fall 2013
The Presidential MAGNET Fellowship is a five-year recruitment fellowship for incoming students from underrepresented groups who are U.S. citizens or permanent residents. It provides an annual stipend of $24,000 and tuition and fees. This financial aid package has two parts.

The first part is an annual award of $24,000 per year for Years 1 to 5 comprising a stipend and a graduate assistantship. The Fellow will also receive a $1,000 start-up stipend in Year 1 to help with the costs of beginning his/her doctoral studies. Additionally, during Year 3, the Fellow will receive a $1,500 research/travel stipend to help lay the groundwork for the dissertation project.

The second part is a scholarship to cover tuition and fees. For in-state students, full tuition and student fees are covered for Years 1 through 5. For out-of-state students: Tuition is covered up to 12 credits per semester for students in Year 1 until in-state residency is established by Year 2; in Years 2 through 5, the scholarship covers in-state tuition; student fees are covered in Years 1 through 5.
**Student health insurance:** The Fellow will be eligible for low-cost student health insurance (NYSHIP) for five years.

**Service requirement:** The graduate assistantship includes a service requirement as a research assistant, classroom teacher, and mentor to CUNY undergraduates. In Year 1, the Fellow receives a Research Assistantship, to work 7.5 hours a week in the Office of Educational Opportunity and Diversity (EOD). Duties will be assigned by the Executive Officer of EOD. In Year 2, the Fellow receives a Graduate Teaching Fellowship (GTF) and provides instruction and mentoring to undergraduates participating in the CUNY Pipeline Program at the Graduate Center. The CUNY Pipeline Program brings select CUNY undergraduate students to the Graduate Center to prepare them for graduate studies. In Years 3 and 4, the Fellow also receives a Graduate Teaching Fellowship (GTF) and has two assignments each semester. He/she will be assigned to teach one course at a CUNY undergraduate college. The second assignment will be to provide instruction and mentoring to the CUNY Pipeline Program undergraduates at the Graduate Center. In Year 5, the Fellow receives a Graduate Assistantship and has a non-teaching assignment which requires 15 hours a week service on projects related to CUNY undergraduate education.

**Please note:** The Presidential MAGNET Fellows are not permitted to hold any other Graduate Center multi-year fellowship concurrently. Multi-year fellowships include the Enhanced Chancellor’s Fellowship, the CUNY Science Scholarship, and the Science Fellowship (both full and half Science Fellowships).

**Enhanced Chancellor’s Fellowships (ECFs) for Students Admitted Prior to Fall 2013**

An Enhanced Chancellor’s Fellowship (ECF) is a five-year recruitment fellowship. It provides guaranteed funding of $18,000 in each of the first five consecutive years of the recipient’s study at the Graduate Center (counted from the first semester that the ECF is registered). The fellowship provides a tuition award for five years. ECFs who are U.S. citizens or permanent residents and are New York State residents receive an in-state tuition award for five years. ECFs who are international students receive an out-of-state tuition award for five years that covers the cost of nine credits per semester. ECFs who are U.S. citizens or permanent residents but are not New York State residents during the first year of study will receive an out-of-state tuition award for Year 1 that covers the cost of nine credits per semester. In Years 2 through 5, they receive an in-state tuition award. It is important to note that the ECF requires service in all five years, including Year 1 and 5.

The $18,000 is paid as follows:

- In Year 1 the ECF will receive the $18,000 from two sources: a research assistantship in the form of a Graduate Assistant B (GAB) appointment, which will be paid on a biweekly basis over twelve months (September through the following August), plus a small stipend, which will be paid once a semester by the Office of Financial Aid. The GAB appointment will require the ECF to work 7.5 hours a week during each semester for a total of 225 hours during the academic year.
- In Years 2, 3, and 4, the ECF will be appointed to another Graduate Assistant position, a Graduate Assistant C (GAC) and serve as a Graduate Teaching Fellow (GTF) to teach at one of the CUNY undergraduate colleges. Like the GAB in Year 1, the GTF/GAC salary is paid on a bi-weekly basis over twelve months. In the first year of the GTF/GAC, the ECF will receive a small Financial Aid stipend each semester, as necessary, to bring the total annual funding up to $18,000. In subsequent years, the GAC/GTF salary exceeds $18,000 so the ECF will not receive any additional stipend from Financial Aid as part of the ECF award. GTFs/GACs are required to teach a total of 180 contact hours during the academic year, which is met either by teaching two 3-credit courses each semester or three 4-credit courses—two courses being taught in the Fall semester and only one course in the Spring. Please note: As of Fall 2014, ECFs who are teaching will only be required to teach one course per semester as part of their fellowship service.
- In Year 5, the ECF will be appointed to a service-related fellowship. The compensation is approximately $20,000. This appointment requires ECFs to provide service at one of the CUNY colleges. The workload for this assignment is 15 hours a week over the course of each semester for a total of 450 hours during the academic year.
Please note that the graduate assistant appointments mentioned above all carry eligibility for the NYSHIP health insurance plan for CUNY doctoral students. ECFs will be given information regarding the NYSHIP enrollment process when they are processed to the Graduate Center payroll for the GAB appointment in Year 1. For further information, please see the GC’s NYSHIP web page.

Questions about the ECF awards may be directed to Ms. Anne Ellis in the Office of the Provost at 212-817-7200 or to provost@gc.cuny.edu.

Other Support for New and/or Continuing Students

University Fellowships (non-service and service). These awards may be one component of a larger fellowship, for example, an Enhanced Chancellor’s Fellowship, a Presidential MAGNET Fellowship, or a Graduate Center Fellowship. They may also be freestanding awards. Doctoral programs receive financial aid allocations, which include University Fellowships. They can cover tuition or stipends. In cases where students are not receiving tuition coverage from other sources, their tuition is taken directly from any University Fellowship award before any stipend is disbursed. University Fellowship awards may or may not require service. This is at the discretion of the Executive Officer making the award, or as specified when a University Fellowship award is a component of another fellowship. The rate of service is 4.5 hours per month for every $1,000 in stipend funding. The service may entail research done under the direction of a faculty member or as specified when the University Fellowship award is part of another fellowship such as an Enhanced Chancellor’s Fellowship, a Presidential MAGNET Fellowship, or a Graduate Center Fellowship.

In-State Tuition Awards. Doctoral students who are adjuncts teaching a minimum of three credits per semester at an undergraduate CUNY campus or who hold a Graduate Assistantship A, B, C, or D and are within their first ten semesters of study at the Graduate Center are eligible to receive in-state tuition awards. These tuition awards are distinct from tuition awards that are associated with multi-year recruitment fellowships.

Graduate Assistantships A, B, C, and D may be awarded by the doctoral programs; CUNY and Graduate Center administrative offices; and the CUNY colleges. In many cases, a graduate assistantship is a component of a multi-year fellowship. Graduate Assistantships require varying amounts of service (between 100 and 450 hours per year). Students with Graduate Assistantships are eligible for in-state tuition if they are within their first ten registered semesters.

Writing Across the Curriculum (WAC) Fellowships are incorporated into the Enhanced Chancellor’s Fellowships (ECF) and Graduate Center Fellowships (GCF) and provide the fifth year of funding for ECFs or GCFs. Occasionally there are at-large WAC Fellowships available to students who do not have ECFs or GCFs.

Harrison Awards are small one-year renewable grants made to students from underrepresented groups who are citizens or permanent residents of the U.S. They may be used for varying purposes, such as topping up stipends, summer awards, or for dissertation support. Beginning students are nominated by their doctoral program; continuing students apply directly to the Office of Educational Opportunity and Diversity (EOD) each Spring for awards in the following year.

Fellowships from Centers, Institutes, and Committees are available on a competitive basis through various GC centers, institutes, and committees, including the Center for the Humanities; the Center for Place, Culture, and Politics; the Committee for the Study of Religion; the Committee on Globalization and Social Change; and the Committee for Interdisciplinary Science Studies.

New Media Fellowships. In Fall 2012 the Graduate Center launched a pilot program for Program Social Media Fellows, Digital Initiative Fellows, and Videography Fellows. In addition, Provost’s Digital Innovation Grants are small awards to support cutting-edge digital projects designed, created, programmed, or administered by Graduate Center students; students submit proposals to an annual competition for these awards.

New Media Lab (NML) Jobs and Awards. NML hires doctoral students in good standing to spend 4 to 12 hours per week in its collaborative laboratory environment working on digital projects related to their academic research topics. NML also has numerous small research and
teaching awards for Lab students: The NML Digital Dissertation Award, the History or Public Health Student Award, the Social Justice Award, the Dewey Digital Teaching Award, and the NML Conference Travel Award. All GC students are eligible for the part-time paid positions but the awards are for students already working on digital projects at the Lab. For more information, see the NML website or contact the managing director Andrea A. Vásquez (avasquez1@gc.cuny.edu or 212-817-1967).

Conference Presentation Support. Limited funds are available for students presenting at professional conferences. These funds are available to full-time matriculated doctoral students who are registered during the semester for which the funds are requested. Further information and application guidelines will be available online. Please contact the Student Affairs office for more information: Room 7301, 212-817-7400.

Student Research Funds. Student research funding is available on a competitive basis through the Doctoral Student Research Grant Program.

Adjunct teaching at CUNY Colleges. GC doctoral students can be hired as adjunct instructors by individual college departments. Students serving as adjuncts within CUNY are eligible for in-state tuition if they are within their first ten registered semesters, and for low-cost individual or family NYSHIP health insurance. For more information on part-time benefits, please see the PSC-CUNY website.

The Student Employment Program funds a limited number of jobs each year in the administrative offices of the Graduate Center, the Mina Rees Library, and Information Technology. Student Employment Program awards vary in amount depending on the availability of funds.

Named Awards
The Graduate Center offers a small number of special awards to students with academic promise and specialized skills. Funding for awards varies from year to year, and awards are not offered every year.

John H. E. Fried Memorial Fellowship in International Law and Human Rights for a full-time doctoral student in Political Science whose area of interest focuses on international law and human rights.

Pamela Galiber Memorial Award for a Level II or Level III African American doctoral student whose research focuses on social, cultural, or economic issues.

Leonard S. Kogan Fellowship for an entering or continuing doctoral student in Developmental, Environmental, or Social-Personality Psychology or Educational Psychology with an interest in expanding his or her methodological and quantitative skills, and with mathematical training at least through the level of introductory integral calculus.

James Bruce Llewellyn Fellowship for Minority Students for an entering African American student in science or for a continuing student who has passed the First Examination, completed no more than 50 degree credits, and is within the first three years of candidacy. An application for this award is available in the Office of Educational Opportunity and Diversity Programs.

Dissertation Fellowships and Grants
Dissertation Fellowships and awards are available on a highly competitive basis for advanced doctoral candidates who are close to completing their dissertations. Students who are at Level III may apply for a Dissertation Fellowship through a yearly competition. Many Dissertation Fellowships provide a Level III tuition scholarship. Award amounts vary between $5,000 and $22,000. Applications are available through the Office of the Provost.

General and Named Dissertation Fellowships
Dissertation-Year Fellowships are awarded to students in any field.

B. Altman Foundation Dissertation Fellowship is awarded to students in any field.

Mario Capelloni Dissertation Fellowship, for students of high academic merit who show exceptional promise in their field of study.

Carell Dissertation Fellowship, for students of high academic merit and financial need who plan to pursue careers with limited earnings expectations.
Kenneth B. and Mamie Phipps Clark Fellowship for a Level II or Level III doctoral student in the social sciences committed to research in social issues that will result in programs for social action.

Harold W. McGraw, Jr. Graduate Center Fellowship for an entering full-time doctoral student in the humanities.

Helaine Newstead Dissertation Fellowship in the Humanities, named in honor of the late Professor Newstead, who was a faculty member in English and in comparative literature.

Mina Rees Dissertation Fellowship in the Sciences, named in honor of the founding president of the Graduate Center, who was a faculty member in mathematics.

Frances Degen Horowitz Dissertation Fellowship, named in honor of Dr. Horowitz, president emerita of the Graduate Center and professor of developmental psychology.

William Randolph Hearst Dissertation-Year Award is for an African American or Latino/a doctoral student (citizen or permanent resident) who expects to complete the dissertation during the award year.

MAGNET Dissertation Fellowships are established to aid outstanding African American and Latino/a doctoral students (citizens or permanent residents) in completing the dissertation.

Special Focus Dissertation Fellowships and Awards

Randolph L. Braham Dissertation Award, an award for dissertation-level students whose doctoral research is in the area of Eastern European, Jewish, or Holocaust-related studies.

Ralph Bunche Dissertation Fellowship, an award for a U.S. citizen, permanent resident, or foreign national who is an advanced social science doctoral candidate working on areas of special concern to Ralph Bunche, especially the United Nations and multilateralism, international politics, African and Middle Eastern affairs, U.S. foreign policy, race relations, and human rights.

Lane Cooper Dissertation Fellowship in the Humanities, for a student in the humanities who shows promise as a scholar and teacher.

European Union Studies Center Dissertation Fellowship, for a dissertation in the Social Sciences on topics relating to the European Union.

Ford Foundation Award for Dissertation Research Expenditures is for students whose dissertation research deals with issues of gender, race, identity, sexuality, or higher education policy. The stipend covers expenses such as travel, transcriptions, materials, and other costs and may be combined with other grants, subject to approval. An itemized budget may be required.

Frances Degen Horowitz Travel Award, named in honor of the president emerita of the Graduate Center and professor of developmental psychology, is for travel expenses related to dissertation research.

Leon Levy Center for Biography Dissertation Fellowship is available to students whose dissertations take a biographical approach to their subject matter. The center encourages the connection between university-based and independent biographers working in print, visual arts, and other media. Fellows are required to attend public programs and a seminar throughout the academic year.

Mellon Dissertation Fellowships are supported by the Mellon Foundation and are sponsored by the Center for the Humanities, which directs the selection process. The theme and guidelines for each year’s fellowship are available in December on the Center for the Humanities website.

Alexander C. Naclerio Research Award is for a doctoral student conducting research in the area of housing and urban development.

Athena Pollis Fellowship in Human Rights, for outstanding students whose research involves international, comparative, or theoretical human rights studies, with preference for applicants of color or from other countries.

Harold M. Proshansky Dissertation Fellowship, for an outstanding student writing a dissertation that addresses the human condition in urban settings, with a focus on New York City.

Rose Kfar Rose Dissertation Award is for an outstanding chemistry student, to be selected by the program.
The Arthur Schlesinger, Jr. Dissertation Proposal Award recognizes an outstanding proposal for research into historical aspects of a topic involving America's past, present, or future.

Martin E. Segal Dissertation Fellowship, awarded to a student currently writing a dissertation on a New York City–based subject. Preference will be given to dissertations that explore New York's cultural life, its theatre, its music, its arts, and its letters, but any New York–focused dissertation will be considered.

Andrew Silk Dissertation Award, for a student whose dissertation proposal focuses on people suffering economic hardship, social discrimination, or political repression.

Martin M. Spiaggia Dissertation Award in the Arts and Humanities is for students of high academic merit.

FEDERAL AID

CUNY participates in the Direct Loan Program where students borrow directly from the federal government. Just like any other loan, these loans must be repaid with interest.

Federal Aid: The Application Process

Federal aid, awarded directly through the Office of Financial Aid in accordance with requirements established by federal law, requires applicants to file the Free Application for Federal Student Aid (FAFSA), utilizing the federal school code for the Graduate Center - 004765. To complete the form online, applicants should go to www.fafsa.ed.gov. Students who apply by the priority deadline for federal aid (April 30) are considered for Federal Work-Study positions and/or Federal Perkins Loans if they check yes to the question on the FAFSA. Students who wish to apply for Federal Direct Loans must submit, in addition to the FAFSA, a Direct Loan Request Form to the Office of Financial Aid. Federal Direct Loans are not packaged and are processed only upon a student’s request. For more information about the application process, please visit the Applying for Aid section of our Financial Assistance webpage.

Verification: Students who submit a FAFSA may be required to verify the data that they included on the application. In such cases, students will have to submit the appropriate signed federal tax return, complete with all supporting schedules as well as a Verification Worksheet. Students who are selected for verification will be notified by the Office of Financial Aid. This process must be completed before your federal financial aid application can be reviewed.

Federal Direct Student Loan

There are two types of Federal Student Loans: the Unsubsidized Federal Direct Loan and the Federal Grad Plus Loan. The interest rates for 2014–15 are 6.21 percent for the Unsubsidized Loan and 7.9 percent for Grad Plus Loan.

Unsubsidized Federal Direct Loans are not based on financial need. Loan amounts vary depending on the cost of the student’s attendance, less other financial aid. The maximum for the Unsubsidized Federal Direct Loan is $20,500 for the academic year. Students must be registered for a minimum of 6 credits to be considered for the loan. Repayment of interest begins immediately or can be capitalized (i.e., added to the loan principal) at the student’s option. Repayment of loan principal begins six months after the student no longer registers at least half-time (6 credits), withdraws, or graduates.

The Federal Grad Plus Loan is a credit-based loan. Graduate and professional students are eligible to borrow under the PLUS Loan Program up to their cost of attendance, less financial aid. Students must first apply for the Unsubsidized Federal Direct Loan before they can be considered for the Grad Plus Loan. There is no grace period on Federal Grad Plus Loans and repayment begins within thirty days of your anticipated final disbursement. Students are eligible for an In-School Deferment if the student is enrolled at least half-time (6 credits), in school and the loan has been fully disbursed. Note: If interest is deferred while in school, repayment begins sixty days after school is completed or the student drops below half-time (6 credits) status.

To apply for either of the two loans, a Direct Loan Request Form must be completed and returned to the Financial Aid Office. A pre-loan entrance interview is required for first-time borrowers of an Unsubsidized Federal Direct Loan. Graduate Plus borrowers must also complete a
Grad Plus (Unsub/Plus) entrance interview at www.studentloans.gov before loan proceeds will be disbursed. In addition, first-time borrowers must sign a Master Promissory Note (MPN) for each loan. MPNs are signed online using a Federal PIN number. An exit interview is also required when the student no longer registers at least half-time (6 credits), withdraws, or graduates. All loan borrowers who drop below half-time (less than 6 credits), take a leave of absence, withdraw, or are about to graduate must complete an exit interview online (www.nslds.ed.gov) or contact the Financial Aid Office to schedule a personal appointment.

Federal Work-Study Program
Federal Work-Study awards are based solely on financial need as defined by federal law. Federal Work-Study awards are packaged each spring for the following academic year. Because Federal Work-Study funds are limited, only students who have their FAFSA on file by the priority deadline (April 30) are initially considered for awards. Federal Work-Study positions are assigned by the Executive Officer.

Federal Perkins Loan
Federal Perkins Loan awards are based solely on financial need as defined by federal law. The amount of the award will vary depending on the student’s need and the availability of funds to a maximum of $8,000 for the academic year. Federal Perkins Loans are packaged each spring for the following academic year. Because Federal Perkins Loan funds are limited, only students who have their FAFSA on file by the priority deadline (April 30) are initially considered for awards. The Federal Perkins Loan carries a 5 percent interest rate. No interest accrues while the student is enrolled at least half-time, withdraws, or graduates. The program offers deferment privileges and some cancellation benefits for borrowers who enter certain public service careers and the teaching profession. The Graduate Center acts as lender of the Perkins Loan on behalf of the federal government, and the student repays the loan to the Graduate Center upon leaving. A pre-loan interview is required annually prior to loan disbursement. (See Perkins Loan Entrance Letter [pdf]) An exit interview is required when the student no longer registers at least half-time, withdraws, or graduates.

ADDITIONAL SOURCES OF FUNDING
The academic activity of the City University of New York expands far beyond the boundaries of the Graduate Center. As such, many Graduate Center students benefit from adjunct teaching positions and research assistantships on other campuses within CUNY or under the auspices of faculty-sponsored research grants. Executive Officers can assist students in locating these opportunities.

A significant number of students also find support through external funding sources such as private foundations, unions, and government agencies. The list of external funding sources available to graduate students is extensive. The Office of Research and Sponsored Programs, which is the Graduate Center’s official liaison for grant-funded scholarship (for both faculty and students), provides a comprehensive catalog of the vast number of privately funded fellowships available to graduate students. In addition, the Office of Student Affairs conducts periodic counseling workshops on applying for external fellowships and makes application materials available for some of the major grants. Graduate Center students regularly apply for external grants, including the Fulbright U.S. student program, National Science Foundation, Ford Foundation, and many others.

For more information on and suggestions for additional sources of funding see the Financial Assistance web pages.

ADDITIONAL FINANCIAL AID GUIDELINES

Attendance and Tax Status of Awardees
All award recipients must be matriculated and in full-time attendance at the Graduate Center and have a U.S. Social Security Number or Taxpayer Identification Number.
Taxes on Financial Aid Awards
Financial aid income is taxable for U.S. citizens, permanent residents, and most international students (some nations have treaties with the U.S. that exempt students from those countries from some U.S. income tax liabilities). Under current U.S. income tax law, nonservice-connected financial aid income used for tuition, books, supplies, and equipment is not taxable. Loans are not income and are therefore not taxable. Please note that tax laws are subject to change. The Office of Financial Aid does not offer income tax counseling of any kind. Questions on income tax liability, filing status, reporting income, and tax treaties should be addressed to the United States Internal Revenue Service.

Under current U.S. law, Federal Work-Study awards are not subject to Social Security Tax (F.I.C.A.) withholding during periods of enrollment.

Withdrawing from Classes and Your Financial Aid
Students who withdraw from any of their classes during the course of a semester may be subject to a re-calculation of their eligibility for federal student aid which may result in a substantial reduction or cancellation of federal loans. Please note your bill will reflect any loss of aid and you will be responsible for any resulting balance owed to the Graduate Center.

Satisfactory Academic Progress
Students must be making satisfactory progress toward the degree to maintain their status at the Graduate Center and be eligible for any student financial assistance. In general, a doctoral student is deemed not to be making satisfactory progress if he or she has a grade point average below 3.00, has accumulated more than two open grades ("INC," "INP," "NGR," "ABS," and "ABP"), has completed more than 45 credits without having passed the First Examination, has completed 10 semesters without having passed the Second Examination, has received two "NRP" grades in succession, or has exceeded the time limit for the degree. Specific programs may have rules that differ.


The Graduate Center reviews each student’s record every semester. If academic standards have not been met, a student may register (and receive financial aid, if otherwise eligible) only on successful petition of the student’s Executive Officer to the Vice President for Student Affairs. Students whose petitions are approved are considered to be making satisfactory progress toward the degree and are eligible to receive financial aid.

Students who are employed as graduate assistants on departmental adjunct lines or as research assistants by individual grant holders must show satisfactory performance in these activities. If this performance is found to be unsatisfactory, such employment may be terminated. This type of termination is independent of satisfactory academic progress.

Acceptance Online Required for Each Award Granted
The Financial Aid Office sends notifications of financial aid awards by email to students’ Graduate Center email addresses. Many Graduate Center fellowships include several separate awards (e.g., tuition, stipend, graduate assistantship). Students must accept each separate award online or the award may be cancelled.

Completion of Service Requirement
Students appointed to a graduate assistantship are expected to complete the 15-week service requirement each semester. If they do not complete the service requirement, their salary will be cancelled for the remaining weeks of required service.

Additional Limitations
Please note that criminal convictions for crimes related to controlled substances may result in the unavailability to a student of federal financial aid.