UC DAVIS GRADUATE STUDIES PRESENTS

GRADUATE STUDENT ORIENTATION
FINANCIAL SUPPORT
AGENDA

- Introductions
- Financial Support Quick Tips
- Cost
- Types of Funding
  - Internal Fellowships
  - External Fellowships
  - Academic Appointments
- Tax Teaser
- Reminders
- For questions: Find us at the Resource Fair on Zoom @ 12:45 PDT
TYPES OF SUPPORT

- Fellowships
- Academic Appointments
- Student Loans
- Personal Resources
Responsibilities

- Assist with the entire fellowship process from:
  - Finding & applying for fellowships
  - Post award administration

- We oversee the process of awarding fellowships

- Provide training & support for the program staff

- Host reference information on our website
  - This presentation, Financial Support Tips for Newly Admitted Graduate Students, Internal Fellowship information, External Fellowship information, and more Financial Info for Students
Amineh Helalian – External Fellowship Adviser

Ruth Lee - Internal Fellowship Adviser
  • College of Agriculture & Environmental Sciences, the College of Engineering, the School of Medicine, or the School of Veterinary Medicine

Heidi West - Internal Fellowship Adviser
  • College of Letters & Sciences, the College of Biological Sciences, the School of Nursing, the School of Education

Steven Albrecht – Director
Your Graduate Program
Your Graduate Program Academic Advisors and Program Coordinators should be your first contact point for any funding questions you may have.

Hiring Departments (Graduate & Undergraduate Departments)
Are responsible for hiring you for all academic appointments and processing all of the associated payroll paperwork

Student Accounting
Collects your payments and disburses your fellowship stipends and refunds that are paid through Banner. Located in Dutton Hall, 2nd floor.
Payroll Services
Students with academic appointments (job); your paycheck is processed through the payroll department. The payroll system is named UCPath.

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

Registrar’s Office
• CA Residency for Tuition Purposes
• Class Schedule and Registration Guide

Services for International Students and Scholars
Assists 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.
Financial Support

Quick Tips
Financial Support Quick Tips

• **Financial Support Timing**: Majority of financial support paid in arrears; first payment will be November 1\textsuperscript{st}.
  • Salary is paid at the end of the monthly payroll cycle for work already performed.

• **Direct Deposit**: Payments made to students, through Banner and Payroll, are eligible for direct deposit service.
  • We recommend you enroll in “Student Refunds” as soon as possible.
  • Enroll in “Employee Payroll“ direct deposit via UCPath
    • The Direct Deposit section will be under the “Income and Taxes” menu
Loans are managed by the Financial Aid and Scholarships Office: Graduate students are eligible for Direct Unsubsidized, Graduate Plus, Alternative loans, Emergency, Short-Term, and/or Assistant Loans. All of which will need to be repaid.

- You must complete an application (FAFSA) each year (ideally in March) to calculate your Financial Need to determine your eligibility for educational loans.
- Loan refunds will disburse September 23rd.

- Tuition & Fees - $18,827
- Books & Supplies - $384
- Basic Living - $16,876
  - Housing
  - Food
  - Personal
- Transportation - $2,215
- TOTAL = $38,302

For US citizens who are not CA residents add $15,102 for supplemental nonresident tuition = $53,404
Financial Support Quick Tips

- **Social Security Number Submission:** Entering your Social Security Number (SSN) into the Student Information System (SISWEB) is extremely important so we can accurately track and report your financial support.

- **Statement of Legal Residence:** All incoming students must complete a Statement of Legal Residence (SLR) so that a residence determination can be made.

- **Establishing California Residency:** For incoming US Citizens and Permanent Residents who are not already California residents, it is very important that you immediately begin to establish California Residence for Purposes of Tuition.

- **AB540 and Undocumented Student Center:** Assists with issues related to student financial support for applicants to graduate study.
TUITION AND FEES

2020-21 Graduate CA resident Tuition & Fees

• Total = $18,722.08
• We have held graduate Tuition and the Student Services Fee to a 3.1% increase since 2011-12 ($12,192 to $12,570)

2020-21 Graduate Nonresident Tuition & Fees

• $18,722.08 Tuition & Fees
• $15,102.00 Nonresident Supplemental Tuition (NRST)
• Total = $33,824.08
• We have not increased graduate NRST since 2004-05

Student Fee and Tuition Overviews – Descriptions and Uses:

• [Graduate Student Tuition and Fee Fact Sheet](#)
• [Student Fee and Tuition Overview](#)
Published payment due date for fall 2020-21 Tuition & Fees is September 15th. (https://registrar.ucdavis.edu/calendar/web/fees)

Academic graduate students will never be dropped from current-term classes due to an outstanding account balance.

For Graduate Students: If your fall term account balance is not paid by the 8th week of the quarter (November 19th):
- $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
Other Fees

Fees for Less Than Full Time Enrollment

**PELP**: $70.00
Withdrawal from the university through the Planned Educational Leave Program (PELP) is available to graduate students who need to take a leave from their academic program for various reasons, including health-related issues, family crises, or to clarify educational goals. Charged to your student account.

*WARNING: If you withdraw or break registration without filing for PELP you are not guaranteed readmission.*

**Filing Fee Status**: $162.00
The Filing Fee program was established expressly to assist those students who have completed all requirements for degrees except filing theses and dissertations and/or taking final examinations and are no longer using university facilities. The Filing Fee is a reduced fee, paid in lieu of registration fees. It is assessed only once. You are no longer considered a full-time registered student by the university and are not entitled to the same benefits and privileges as a registered student. Not charged to your student account, pay the Filing Fee at the Cashier’s Office.

**In Absentia Registration**: $2,336 per academic quarter (2020-21)
(15% of Tuition & the Student Services Fee plus Health Insurance) Nonresident Alien students must also pay NRST ($5,034), if applicable.
Available to regularly enrolled and registered students who have an academic need to conduct research or study outside of California for at least one full academic term. Promotes continuous enrollment of graduate and professional degree students by providing an appropriate enrollment incentive. Charged to your student account.
TYPES OF SUPPORT

- INTERNAL FELLOWSHIPS
- ACADEMIC APPOINTMENTS
- STUDENT LOANS
- PERSONAL RESOURCES
FELLOWSHIPS

Free money!

- Must look for funding every year at least a year in advance
- Can be paid as stipend (living allowance paid directly to student), Tuition & Fees paid on your behalf, research allowance, travel, or any combination of these
- The value can be from $500 (e.g., a travel award) to $65,000/year
- Can be a one-time payment, a 1-yr, 3-yr, or even 5-6 yrs of support
- Many application deadlines are in the fall for the next academic year (fall 2020 application deadline to receive funding for the school year starting in fall 2021)

Fellowships often target 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 judging process is subjective. Reviewers read through hundreds of applications as quickly as possible.

- **Letters of Reference**
  - Confirm deadline for obtaining reference letters
  - Network and Build Relationships with faculty
  - Ask at least a month in advance!
  - Provide them with a CV, draft proposal, personal statements, etc.

- **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 and is backed by the literature/previous findings
REGULATIONS
For Receiving Fellowships

• Must report changes in major, program, below minimum GPA, reduction in enrollment units, additional funding, or multiple Tuition & Fee awards (GSR or TA 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

• In order to be eligible for a paid fellowship, graduate students must fall into one of the following residency or documentation status: US Citizen, Permanent Resident, F1 or J1 Visa (unless remote outside the USA in your home country), or California AB 540. Students with DACA status but not AB540 status are not eligible to be supported by UC Davis fellowships (state or institutional funds).

• Minimum GPA of 3.0 (on a 4.0 scale) and maintain satisfactory academic progress

• Will not be able to accept multiple offers concurrently
TUITION & FEE FELLOWSHIPS

• Tuition & Fee fellowships may include only those University and campus fees that are required of all students.

• 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. Miscellaneous fees are wholly the responsibility of the student.

• If your Tuition & Fee and/or NRST charges are reduced, your award or remission must also be reduced. You cannot receive a refund for a Tuition & Fee or NRST fellowship over-award. This most commonly happens when students opt-out of UC SHIP after the Tuition & Fee payment has posted.
INTERNAL FELLOWSHIPS

Internal Fellowships are funds controlled by UC Davis.

Departmental Fellowships
• Managed by individual graduate departments and groups for their own students
• Graduate Program Fellowship Allocation (GPFA)
  • Fellowship funds allocated to the Graduate Programs
  • Processed by your Graduate Program Coordinator (return award letters to your program)

Campus Internal Fellowship Competition (Restricted Endowments)
• Managed by Graduate Studies
• Donor gifts that fund fellowships targeted to specific student populations
• Travel Awards (for later in your academic career)
ANNUAL INTERNAL FELLOWSHIP COMPETITION

$6.6 million awarded
• 68 fellowship opportunities awarded to 325 students
• 11 open to international students

Deadlines
• January 15\textsuperscript{th}: Fellowship applications from continuing students through our online application form.
  o Best if letters of reference are also submitted by January 15\textsuperscript{th}. You can register recommenders before you submit the application.
• February 05\textsuperscript{th}: Graduate Programs forward nominations for continuing students to Graduate Studies
• March: 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.
TYPES OF SUPPORT

- EXTERNAL FELLOWSHIPS
- ACADEMIC APPOINTMENTS
- STUDENT LOANS
- PERSONAL RESOURCES
EXTERNAL FUNDING SOURCES

- NSF
- USDA
- ACLS
- NIFA
- NIH
- The Andrew W. Mellon Foundation
- National Institutes of Health
- Robert Wood Johnson Foundation Health Policy Fellows
- NASA
- SWITZER Foundation
- Fulbright
- ARCS
- Ford Foundation
- American Heart Association
EXTERNAL FELLOWSHIPS
What We Do

- Assist graduate students and postdoctoral scholars find, apply, and manage external awards
- **Amineh Helalian**
- Central inbox: externalfellowships@ucdavis.edu
- Motto: Ask questions early, ask questions often
The External Fellowship Team can connect you to resources for:

- Search engines
- GradPathways
  - Writing & Publishing
  - Professionalism & Ethics
- Approaching deadlines
TYPES OF SUPPORT

- Fellowships
- Academic Appointments
- Student Loans
- Personal Resources
ACADEMIC APPOINTMENTS

Academic Appointment = Student Employment

• Managed by the Hiring Department (Grad or Undergrad)
• Appointment time (also called FTE or Full Time Equivalent)
  o A full-time employee is 100% and a half-time employee = 50% FTE (20 hours/week).
  o Max student appointment is generally 50%
  o [Academic appointment 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
• Must satisfactorily perform the duties of the job
• Maximum Length of Service restrictions = 18 quarters for teaching titles and 21 quarters for research titles
ACADEMIC APPOINTMENTS

**GSR = Graduate Student Researcher**
- 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.
- GSR salaries usually follow a compensation plan and have multiple salary steps depending on the employee's level of experience and education.
- To obtain research jobs, the best way to start is to inquire within your own graduate group or department.

**TA = Teaching Assistant**
- Employed by department to assist with tasks related to teaching undergraduates.
- Represented by a union. Other teaching appointments are Associate Instructor, Tutor, and Reader.
- Each department has its own applications for Teaching Assistant positions, which you should fill out annually.
# TUITION & FEES

Remission Summary for CA Residents 2020-21

<table>
<thead>
<tr>
<th>Appt Type</th>
<th>Quarter</th>
<th>Tuition &amp; Fees</th>
<th>Insurance</th>
<th>NRST</th>
<th>Amount Student Pays</th>
</tr>
</thead>
<tbody>
<tr>
<td>GSR</td>
<td>fall</td>
<td>$4,478.27</td>
<td>$1,762.43</td>
<td>n/a</td>
<td>$0.00</td>
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<tr>
<td></td>
<td>winter &amp; spring</td>
<td>$4,478.26</td>
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<tr>
<td>TA</td>
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<td>$188.27</td>
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<td>winter &amp; spring</td>
<td>$4,290.00</td>
<td>$1,762.43</td>
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<td>$188.26</td>
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## Remission Summary for non-CA Residents 2020-21

<table>
<thead>
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<th>Appt Type</th>
<th>Quarter</th>
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<th>Insurance</th>
<th>NRST</th>
<th>Amount Student Pays</th>
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<tbody>
<tr>
<td>GSR</td>
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<tr>
<td></td>
<td>winter &amp; spring</td>
<td>$4,478.26</td>
<td>$1,762.43</td>
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<td>TA</td>
<td>fall</td>
<td>$4,290.00</td>
<td>$1,762.43</td>
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<td>winter &amp; spring</td>
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<td>$5,222.26</td>
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Financial Support

NRST Fellowships
Nonresident Supplemental Tuition (NRST) Programs

• Only applicable to PhD candidates

• **UCOP NRST Waiver Program**
  NRST is automatically waived for doctoral students for three calendar years (nine academic quarters) after advancement to candidacy.

• **UC Davis Post-Candidacy NRST Fellowship Program**
  o After the UCOP NRST Waiver period, nonresident doctoral students are again charged NRST until they complete their degrees.
  o 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.
Nonresident Supplemental Tuition (NRST) Programs

- For US Citizens who are CA Residents, never charged NRST (both Masters & PhD)
- For US Citizens who are not CA Residents, charged NRST your first year, then charged zero NRST after establishing CA Residency (both Masters & PhD)
- For non-US Citizen Masters Students: charged NRST every year
- For non-US Citizen PhD Students (Average time-to-degree $\approx 6$ years):

<table>
<thead>
<tr>
<th>Year</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
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</thead>
<tbody>
<tr>
<td>Status</td>
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<td>not advanced to candidacy</td>
<td>advance to candidacy</td>
<td>2nd year after advancing</td>
<td>3rd year after advancing</td>
<td>4th year after advancing</td>
<td>5th year after advancing</td>
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<td>NRST</td>
<td>$5,034$</td>
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<td>$0$</td>
<td>$0$</td>
<td>$0$</td>
<td>$0$</td>
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<td>Non-merit Fellowship</td>
<td>n/a</td>
<td>n/a</td>
<td>UCOP Waiver</td>
<td>UCOP Waiver</td>
<td>UCOP Waiver</td>
<td>UCD Post-candidacy Fellowship</td>
<td>UCD Post-candidacy Fellowship</td>
</tr>
</tbody>
</table>

REFERENCES
NRST Fellowships
Financial Support

Taxes
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

- **1098-T**
  - "Tuition Payments Statement"
  - For U.S. Citizens and Resident Aliens for Tax Purposes

- **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) on the IRS website.
Financial Support

Common Scenarios
**SCENARIO**
Where is my money and who do I ask?

- **Contact your graduate program coordinator** first

- Contact listed on your funding letter
  - GSR, TA, Internal Fellowship, External Agency, etc.
  - You can see your employment appointment in UCPath

- The PI who hired you
  - Can refer you to their appropriate accounting staff (hiring department)

- External Fellowships
  - Amineh Helalian – externalfellowships@ucdavis.edu
You unexpectedly receive a refund of around $1,708. What should you do?

a) How would I know? I never check my student account or my bank account?

b) Tell no one and buy a bunch of stuff on Amazon!

c) Did you opt out of UC Davis health Insurance? Inform the appropriate contact (who is listed on your funding letter) of the payment to help resolve.
SCENARIO

UC Student Health Insurance Plan

- The UC Regents mandates that all students have health insurance. UC Davis automatically enrolls all registered students in the UC Student Health Insurance Plan (UC SHIP).
- If students have comparable insurance and do not want to be enrolled in UC SHIP, they must apply for a waiver.
- If the waiver is approved, the student’s Tuition & Fee charge will be reduced by the amount of UC SHIP ($1,708 per quarter for 2020-21).
- If full Tuition & Fees were paid on the student’s behalf via fellowship or academic appointment remission prior to the waiver approval, the Tuition & Fee reduction could generate a refund in error. This is considered an over-award and the refund must be repaid.
- **To avoid an over-award, report your intent to opt out of UC Ship at your earliest convenience.**
- Information about UC Davis health insurance can be found on the [Student Health and Counseling Services website](#).
REVIEW

Types of Funding

The most common types of payment transactions are:

1. **Salary**
   - a. Paid via the Payroll System (not visible in MyBill or SISWEB)
   - b. Visible in UCPATH

2. **Academic employment remission** (benefit of employment that pays your Tuition & Fees on your behalf)
   - a. Paid via banner (visible in MyBill & SISWEB)

3. **Stipend fellowships** (visible in MyBill & SISWEB)
   - a. paid via banner for US Citizens (no withholding tax)
   - b. paid via banner for Nonresident Aliens (if applicable, withholding tax deducted)

4. **Tuition & Fee and NRST fellowships**
   - a. Paid via banner (visible in MyBill & SISWEB)

5. **Educational loans via UC Davis (MyAwards)**
   - a. Paid via banner (visible in MyBill & SISWEB)

6. **Travel Expenses**: Reimbursement of authorized Travel Expenses processed via the MyTravel System (not visible via MyBill or SISWEB)

7. **Supplies & Equipment**: Reimbursement of authorized Supplies & Equipment purchases processed via the Kuali Financial System (KFS) (not visible via MyBill or SISWEB)
Check your student account balance often!

You may not be able to hold multiple major fellowships/appointments at the same time (check restrictions)

For US Citizens, no withholding tax is deducted from fellowship stipends. You may have a tax liability in April.

PELP & Filing Fee can interrupt your funding

First stipend disbursement and/or paycheck is November 01st

If you have a fall TA appointment, you could still owe $188 (or $5,222) in Tuition & Fees
THANK YOU
UC DAVIS GRADUATE STUDIES PRESENTS

GRADUATE STUDENT ORIENTATION