UC DAVIS GRADUATE STUDIES PRESENTS

GRADUATE STUDENT ORIENTATION
#UCDAVISGSO

FINANCIAL SUPPORT
AGENDA

• Introductions
• Financial Support Quick Tips
• Cost
• Types of Funding
  o Internal Fellowships
  o External Fellowships
  o Academic Appointments
• Tax Teaser
• Reminders
• Questions (also visit us outside during the resource fair at lunchtime)
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

• Provides 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
FINANCIAL SUPPORT UNIT
UC Davis Graduate Studies

Maria Garcia – External Fellowship Adviser
• For College of Agriculture & Environmental Sciences, College of Engineering, School of Medicine, School of Veterinary Medicine, and the Fulbright U.S. Student Program

Amineh Helalian – External Fellowship Adviser
• For College of Letters & Sciences, College of Biological Sciences, School of Nursing, School of Education, Self-Supporting Degree Programs, and NSF GRFP

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

Lisa Finnegan – Graduate Student Support Specialist

Steven Albrecht – Director
OTHER UC DAVIS 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.

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. Currently transitioning to a new payroll system (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.
TYPES OF SUPPORT

- Fellowships
- Academic Appointments
- Student Loans
- Personal Resources
Financial Support Quick Tips

- **Financial Support Timing**: Majority of financial support paid in arrears; first payment will be November 1st.
  - 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.
  - Enrollment in “Employee Payroll“ direct deposit will be available in UCPath beginning October 1st.
    - 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 next Monday, September 23rd.

- Tuition & Fees - $18,514
- Books & Supplies - $384
- Basic Living - $16,868
  - Housing
  - Food
  - Personal
- Transportation - $2,214
- TOTAL = $37,890

For US citizens who are not CA residents add $15,102 for supplemental nonresident tuition = $53,082
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.
TYPES OF SUPPORT

- FELLOWSHIPS
- ACADEMIC APPOINTMENTS
- STUDENT LOANS
- PERSONAL RESOURCES
TUITION AND FEES

2019-20 Graduate CA resident Tuition & Fees
- Total = $18,542.08
- We have held graduate Tuition and the Student Services Fee to a 3.1% increase since 2011-12 ($12,192 to $12,570)

2019-20 Graduate Nonresident Tuition & Fees
- $18,542.08 Tuition & Fees
- $15,102.00 Nonresident Supplemental Tuition (NRST)
- Total = $33,644.08
- 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
CALENDAR

• **Published payment due date** for fall 2019-20 Tuition & Fees is September 16th

• 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 14th**):
  • $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: $2,163 per academic quarter (2019-20)**
(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

- 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 2019 application deadline to receive funding for the school year starting in fall 2020)

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, or California AB 540. Students with DACA status but not AB540 status are not eligible to be supported by UC Davis fellowships.

- 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 in 2018-19

- 68 fellowship opportunities awarded to 325 students
- 11 open to nonresident alien students

Deadlines

- January 15th: Fellowship applications from continuing students through our online application form.
  - Best if letters of reference are also submitted by January 15th. You can register recommenders before you submit the application.
- February 05th: 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

- Fellowships
- Academic Appointments
- Student Loans
- Personal Resources
EXTERNAL FELLOWSHIPS

What We Do

- Assist graduate students and postdoctoral scholars find, apply, and manage external awards
- Maria J. Garcia for College of Agricultural & Environmental Sciences, College of Engineering, School of Medicine, and School of Veterinary Medicine.
- Amineh Helalian for College of Letters & Sciences, College of Biological Sciences, School of Nursing, School of Education, and NSF GRFP
- 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**
EXTERNAL FELLOWSHIPS

Why and when should I apply?

Why: Professional development, skill development, freedom to pursue own research
  • Apply for funding throughout your grad career

When: Apply one year in advance
  • Funding opportunities are available for every stage of your academic career
EXTERNAL FELLOWSHIPS
Matching Commitment Program

• Our matching program provides supplemental funding for prestigious fellowships that don’t fully fund Tuition & Fees and/or NRST

• Over $1 million paid in 2018-19
Academic Appointment = Student Employment

- Managed by the Hiring Department (Grad or Undergrad)
- 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 generally 50%
  - 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 2019-20

<table>
<thead>
<tr>
<th>Appt Type</th>
<th>Quarter</th>
<th>Tuition &amp; Fees</th>
<th>SHIP</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>+</td>
<td>$1,702.43</td>
<td>+ $0.00</td>
</tr>
<tr>
<td></td>
<td>winter &amp; spring</td>
<td>$4,478.26</td>
<td>+</td>
<td>$1,702.43</td>
<td>+ $0.00</td>
</tr>
<tr>
<td>TA</td>
<td>fall</td>
<td>$4,290.00</td>
<td>+</td>
<td>$1,702.43</td>
<td>+ $0.00</td>
</tr>
<tr>
<td></td>
<td>winter &amp; spring</td>
<td>$4,290.00</td>
<td>+</td>
<td>$1,702.43</td>
<td>+ $0.00</td>
</tr>
</tbody>
</table>
## TUITION & FEES

*Remission Summary for non-CA Residents 2019-20*

<table>
<thead>
<tr>
<th>Appt Type</th>
<th>Quarter</th>
<th>Tuition &amp; Fees</th>
<th>SHIP</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>+ $1,702.43</td>
<td>+ $5,034.00</td>
<td>$0.00</td>
</tr>
<tr>
<td></td>
<td>winter &amp; spring</td>
<td>$4,478.26</td>
<td>+ $1,702.43</td>
<td>+ $5,034.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>TA</td>
<td>fall</td>
<td>$4,290.00</td>
<td>+ $1,702.43</td>
<td>+ $0.00</td>
<td>$5,222.27</td>
</tr>
<tr>
<td></td>
<td>winter &amp; spring</td>
<td>$4,290.00</td>
<td>+ $1,702.43</td>
<td>+ $0.00</td>
<td>$5,222.26</td>
</tr>
</tbody>
</table>
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.
TYPES OF SUPPORT

- Fellowships
- Academic Appointments
- Student Loans
- Personal Resources
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**
  o "Tuition Payments Statement"
  o For U.S. Citizens and Resident Aliens for Tax Purposes

• **W-2**
  o 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**
  o 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.
• Internal Revenue Service (IRS) regulations, you do not have to pay taxes on a scholarship or fellowship to the extent the funds are used for required tuition, fees, books, supplies, equipment, or other mandatory fees for classes or enrollment. The amount of health insurance premiums you pay to the University in order to be enrolled is also considered a required fee. To the extent you use scholarship or fellowship funds to pay for these types of required fees and expenses, the funds should be excluded from your taxable income.

• Regardless of how the scholarship and fellowship funds are paid to you (i.e., either directly or on your behalf) you are required to maintain records and documentation showing that you used all or a portion of your scholarship or fellowship funds for these required purposes.

• Any portion of a scholarship or fellowship used to pay for other expenses (e.g., room and board, travel, and other living expenses) should be included in your taxable income for the year. Again, this would be the case regardless of how the funds were paid. Therefore, you may have to pay income taxes on the portion of your scholarship or fellowship used for such expenses. For more information on the tax treatment of scholarships and fellowships, see IRS Publication 970 (Tax Benefits for Education), which can be found on the IRS website.

• You should make the determination regarding whether your scholarship or fellowship is taxable based upon your individual facts, irrespective of how the University may have applied your award funds to the amounts you owed the University. To the extent that you determine that a portion or all of your scholarship or fellowship funds are not subject to tax, you should retain receipts and other documents that show the total amount of your qualifying (i.e., nontaxable) expenses.

• The University is required to file a Form 1098-T (Tuition Statement) information return to IRS for most students. If a return is filed, the University must also provide a copy of the return to the student showing the information reported. Depending on the UC campus you attend, either the amount of qualified tuition and related expenses paid or the amount billed is reported (in either Box 1 or Box 2 of the 1098-T). Among other information, the University also is required to report the amount of all scholarships and fellowships (referred to by the IRS as "scholarships or grants"), from all known sources, that the University processed on your behalf. The aggregated amount reported for these types of awards is without regard to whether any portion may be taxable.

• The amounts reported on the 1098-T represent a summary of the qualified tuition and related expenses, as well as any scholarships and fellowships you received, based on the information on file at the UC campus you attended. This information may be of use to you in calculating the amount of the higher education tax credit or deduction you may be eligible to claim, but your personal financial records serve as the official supporting documentation for your federal income tax return. For more information about the education tax credit or deduction, see IRS Publication 970, which is available on the IRS website shown above.
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.
  - After Oct 1\textsuperscript{st}, you will be able to see your appointment in UCPath

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

• External Fellowships
  - Maria Garcia – majgarcia@ucdavis.edu
  - Amineh Helalian – ahelalian@ucdavis.edu
SCENARIO

UC Student Health Insurance Plan

You unexpectedly receive a refund of around $1,648. 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 ($1,648 per quarter for 2019-20).
• 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.
The most common types of payment transactions are:

1. **Salary**
   a. Paid via the Payroll System (not visible in MyBill or SISWEB)
   b. After Oct 1st, visible in UCPath

2. **Academic employment remission** (benefit of emp 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**
   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)
IMPORTANT REMINDERS
Accounts and Disbursements

• 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