



How to Finance Your Graduate Education

**Advancement to Graduate Education
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Take-aways

- Apply early, one year before funding is needed, e.g., apply in Fall 2019 for use in 2020-21.
- Don't wait until you've been accepted into your graduate program. Agencies are funding you as a potential researcher/scholar.
- There is no one list of fellowships. What you are eligible for depends on you, your degree objective, your field of study, etc. This presentation offers you tips and resources to help find funding.
- **Apply for anything and everything for which you are eligible, for as long as you are eligible. If you don't get the fellowship and you're eligible to re-apply, do so.**



Types of Financial Support for Graduate Study

1) Merit-Based

- Fellowships, Scholarships, & Grants
 - University & Extramural
- National Professional Organizations
- Teaching & Research Assistantships
 - Department-based

2) Need-Based (Financial Aid)

- Work Study
- Student Loans (Direct Loans, Private)



Merit-Based Support

- Fellowships, Scholarships, & Grants
 - Provide stipends and/or fees/tuition
 - One year or multiyear
 - Awardee must maintain satisfactory academic progress (e.g., 3.0 or better)
 - Meet your department's milestones of degree progress, e.g., course sequencing, exams, advancement to candidacy!
 - Awardee must be registered and enrolled full time
 - Portable Extramural Fellowships
 - Awarded to individual for use at any institution
 - Tax information
 - www.irs.gov/pub/irs-pdf/p970.pdf
 - Volunteer Income Tax Assistance (VITA): www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers; www.vitacla.org
 - Estimated Tax Payments: www.irs.gov/pub/irs-pdf/p505.pdf; www.irs.gov/Businesses/Small-Businesses-&Self-Employed/Estimated-Taxes
 - Dashew Ctr for International Students & Scholars (check your campus)

A photograph of the UCLA building, featuring a prominent tower with a clock face, set against a clear blue sky with some green trees in the foreground.

Merit-Based Support (cont'd)

- National Professional Organizations (only a sampling)
 - American Anthropological Association, American Chemical Society, American Educational Research Association, American Public Health Association, American Psychological Association, American Political Science Association, Linguistic Society of America, Modern Language Association, National Council for Black Studies, etc.
 - Student membership is inexpensive
 - Benefits
 - Receive premier publication(s) in your field
 - Networking opportunities: faculty, graduate students
 - Funding: fellowships, research, and/or conference travel



Merit-Based Support (cont'd)

- Teaching & Research Assistantships
 - Contact your department as well as campus research centers and institutes
 - (at UCLA: www.ucla.edu/research/research-centers-and-institutes; www.iac.ucla.edu/)
 - Teaching Assistant, Associate, Fellow
 - Provides teaching experience to undergraduates with faculty supervision
 - UCLA TA Marketplace: <https://grad.ucla.edu/funding/working-at-ucla/teaching-assistantship-positions>
 - Graduate Student Researcher
 - Provides research experience with faculty supervision
 - TAs/RAs cover fees/tuition if certain criteria are met

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Need-Based Support

- For U.S. citizens and permanent residents
 - U.S. Dept of Education Direct Loan: <https://studentaid.ed.gov/sa/>
 - All males 18-25 years of age required to register with Selective Service to receive federal aid (includes undocumented students):
<http://ifap.ed.gov/fsahandbook/attachments/0910FSAHbkVolICh5.pdf>
- **Work Study**
 - Work on campus part time
 - Graduate Work Study: for UCLA, visit grad.ucla.edu/funding/financial-aid/graduate-work-study-program
 - UCI: <https://grad.uci.edu/funding/faculty-staff/graduate-federal-workstudy.php>

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Need-Based Support

- **Student Loans**

- Forgivable loans, e.g., California State University Chancellor's Doctoral Incentive Program: www.calstate.edu/hr/cdip/?source=homepage
- Public Service Loan Forgiveness (for “any employment with a federal, state, or local government agency, entity, or organization or a non-profit organization that has been designated as tax-exempt by the (IRS) under Section 501(c)(3) of the Internal Revenue Code”): <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>
- Nat'l Institutes of Health's Loan Repayment Pgms: www.lrp.nih.gov
- U. S. Office of Personnel Management Student Loan Repayment Program: (for Federal employees): www.opm.gov/policy-data-oversight/pay-leave/student-loan-repayment/
- Loan repaid beginning six months after leaving school
- Be aware of total loan indebtedness upon finishing studies



Fellowship Application Process

- Application Deadlines
- Characteristics of Funding Agencies
- Mechanics of Application
- “To Do” List for Applicants
- Application Process Advice



Application Deadlines

- **Apply one year before funding is needed!**
- **Don't wait until you've been accepted into graduate school!**
- Many extramural agencies fund early years of graduate study; years of study for master's degree is counted as "graduate study"
- Most extramural agencies' deadlines are October-December for the following Fall



Characteristics of Funding Agencies

- Know Agency's Mission and Interests
 - Master's Degree or Ph.D. eligibility?
 - Theme/s? Does your proposal fit their mission and interests?
- Academic disciplines for eligibility
 - Use agency's definitions, not your home campus' definitions (e.g., at UCLA Linguistics = Humanities; at NSF = Social Sciences)
- Review Process: Internal or External Review Committee
 - Agencies use campus faculty; reviewers are not agency employees



Mechanics of Application

- Paper Application or Online (FastLane, etc.)?
- Via Contracts & Grants, Graduate Division, or direct?
- Academic Transcripts (official/unofficial)
- Statement of Purpose
- Research Proposal
- Letters of Recommendation from Faculty
- Supplemental Materials
- Detail Work/Volunteer Experiences
- GRE or Other Exams



“To Do” List for Applicants

- Budget Your Time
- Discuss with Current/Former Fellows
- Get Input from Academic Advisors/Mentors
- Apply to Multiple Funding Sources



Final Checklist

- Budget your time throughout the project
- Double and triple check proposal and supporting documents for misspelling and grammar mistakes
- Have someone you respect and trust read your application and statements
- Follow instructions for submission
- Avoid humor in the statement and proposal



Application Process Advice

- **Be Informed** -- Plan Ahead!
- **Be On Time** -- Deadlines Matter!
- **Be Accurate** -- Get it Right!
- **Be Assertive** -- Ask Questions!
- **Be Collaborative** -- Find a Mentor!
- **Be Persistent** -- Apply Again!
- **Be Patient** -- Don't Obsess; Be Kind to Yourself!



Useful Websites

- **UC System:** www.ucop.edu/graduate-studies/_files/whats-next.pdf
- **American Association of University Women Selected Professions Fellowships:** www.aauw.org/what-we-do/educational-funding-and-awards/selected-professions-fellowships/ [architecture, computer/info science, engineering, math/stats, MBA, JD, MD]
- **American Political Science Association Minority Fellows Program:** www.apsanet.org/mfp
- **American Sociological Association Minority Fellowship Program:** www.asanet.org/funding/mfp.cfm
- **CA Dream Act Application:** <https://dream.csac.ca.gov>
- **CA Education Code Sect. 61830.5 (Assembly Bill 540):** <http://undoc.universityofcalifornia.edu/after-uc.html>;
www.fullerton.edu/crc/resources/ab540.php; www.csusm.edu/undocumented/;
<https://immigrantsrising.org/>; www.usp.ucla.edu/
- **CA State University Sally Casanova Pre-Doctoral Scholars Program:** www.calstate.edu/predoc/
- **Center for Craft, Creativity & Design:** www.centerforcraft.org/grants-and-fellowships

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Useful Websites (cont'd)

- **Corris Boyd Scholars Program:**
www.aupha.org/main/resourcecenter/currentstudents/scholarships/corrisboydscholarsprogram37 [Health Policy & Management MPH]
- **Dept. of Energy Computational Science Graduate Fellowship:**
www.krellinst.org/csgf
- **Ford Foundation Predoctoral Diversity Fellowships:**
<http://sites.nationalacademies.org/pga/fordfellowships>
- **Fulbright Program:** <http://us.fulbrightonline.org> (U.S. students);
<http://foreign.fulbrightonline.org> (international students)
- **Gem Fellowship:** www.gemfellowship.org/
- **Fannie and John Hertz Foundation:** www.hertzfoundation.org
- **Ruth L. Kirschstein National Research Service Awards for Individual Predoctoral Fellowships to Promote Diversity in Health-Related Research:** <http://grants.nih.gov/training/nrsa.htm>
- **Dolores Zohrab Liebmann Fund:** foundationcenter.org/grantmaker/liebmann



Useful Websites (cont'd)

- **Luce Scholars Program:** www.hluce.org/lprogram.aspx
- **National Association of Social Workers:**
www.naswfoundation.org/fellowships.asp
- **National Defense Science & Engineering:** <https://ndseg.asee.org>
- **National Institutes of Health:** <http://grants.nih.gov/training/extramural.htm>
- **National Science Foundation:** www.nsf.gov; www.nsfgrfp.org/;
www.nsf.gov/funding/pgm_summ.jsp?pims_id=505015
- **Point Foundation (LGBTQ):** www.pointfoundation.org/the-point/scholarship/
- **Science, Mathematics & Research for Transformation (SMART) Scholarship:** <https://smartscholarshipprod.service-now.com/smart>
- **Paul & Daisy Soros Fellowships for New Americans:** www.pdsoros.org
- **United States Department of Veterans Affairs:** www.benefits.va.gov/gibill/
UCLA Veterans' Resource Office: www.veterans.ucla.edu/
- **Woodrow Wilson Fellowships:** woodrow.org
- **Yale University Fellowships & Funding:** <http://funding.yale.edu/planning/how-apply> (good resource for how to start searching)

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Useful Websites (cont'd)

Databases (only a sample of many; subscribe to 4 or 5):

- **College Scholarships.org:** www.collegescholarships.org
- **grants.gov:** www.grants.gov/web/grants/home.html
- **H-Net Academic Announcements:** <https://networks.h-net.org/h-announce>
- **ProFellow:** www.profellow.com
- **Unigo (ScholarshipExperts.com):** www.unigo.com/scholarships
- **Science Careers:** www.sciencemag.org/careers/where-search-funding
- **SPINPlus:** www.infoedglobal.com (need institution's email); select "SPIN"
- <https://grad.ucla.edu/funding/> **UCLA's GRAPES**
- www.graddiv.ucsb.edu/financial/extramural-funding.aspx
- <https://gradstudies.ucdavis.edu/current-students/financial-support/external-fellowships>
- SallieMae.com/GradScholarships
- <http://scholarshipcenter.ucla.edu> (don't be discouraged by the "Undergraduate Education" header)
- www.moneygeek.com/education/scholarship-search
- www.apa.org/about/awards/index.aspx



Old-Fashioned Books

Available in campus library and local public library:

Directory of Financial Aids for Women (*Reference Service Press*)

Financial Aid for African Americans (*Reference Service Press*)

Financial Aid for Asian Americans (*Reference Service Press*)

Financial Aid for Hispanic Americans (*Reference Service Press*)

Financial Aid for Native Americans (*Reference Service Press*)

Financial Aid for Students of Armenian Descent (*Armenian Assembly of America*)

Financial Aid for the Disabled and Their Families (*Reference Service Press*)

Financial Aid for Veterans, Military Personnel & Their Dependents (*Reference Service Press*)

Funding for Persons with Visual Impairments: Large Print Edition (*Reference Service Press*)

Funding for United States Study (*International Institute of Education*)

List of Graduate Scholarships & Fellowships that Do Not Require Proof of U.S. Citizenship or Legal Permanent Residency
(www.e4fc.org)

Money for Graduate Students in the Arts & Humanities (*Reference Service Press*)

Money for Graduate Students in the Biological Sciences (*Reference Service Press*)

Money for Graduate Students in the Health Sciences (*Reference Service Press*)

Money for Graduate Students in the Physical & Earth Sciences (*Reference Service Press*)

Money for Graduate Students in the Social Sciences (*Reference Service Press*)



Questions?