## FINANCING GRADUATE SCHOOL

### TUITION AND FEES, 2018–2019

**Tuition***

- Full-time study, per term: $21,050
- Full-time study in IDE, per term: $21,550
- Half-time study, per term: $10,525
- Master's programs, less than half-time per term
  - One-quarter time study, per term: $5,262.50
- Division of Special Registration (DSR, nondegree study)
  - Course work, per course, per term (including audited courses): $5,262.50
  - Visiting Students, per term: $21,050
  - Visiting Assistants in Research, per month: $425
- Fees†
  - Continuous Registration Fee (CRF), per term ‡: $650
  - Special in absentia registration, per term ‡: $650
  - Yale Health Hospitalization/Specialty Coverage, twelve months §: $2,402

* It is anticipated that tuition will be increased in subsequent years.
† It is anticipated that the Continuous Registration Fee will be increased in subsequent years.
‡ See Registration Status and Leaves of Absence, under Academic Regulations.
§ Hospitalization fees are for single students. Rates are higher for students needing dependent coverage. Hospitalization/Specialty Coverage includes prescription coverage.

Appointment to a University post does not exempt a student from registration and payment of other fees. Full-time (and certain part-time) Yale managerial and professional employees and their spouses, postdoctoral appointees and their spouses, as well as the spouses of Yale faculty, are eligible for a tuition reduction in the DSR and master's programs. They should consult Human Resources for details. Postdoctoral appointees (whose appointment is at least half-time) may only receive tuition benefits if the classes taken are consistent with their educational training. With the permission of the instructor, full-time faculty members and their spouses, emeritus faculty and their spouses, postdoctoral appointees and their spouses, and University employees may audit courses without charge. The audited courses are not recorded on Graduate School transcripts. Classes audited by postdoctoral appointees should be consistent with the appointees’ training objectives, and appointees should discuss their plans with their mentors to ensure that the course work does not interfere with research activities.

Candidates for degrees in the Graduate School, nondegree students paying full tuition, and spouses of full-time candidates for degrees in the Graduate School may audit courses without charge provided that they have received the approval of the course instructor.

### STUDENT ACCOUNTS AND BILLS

Student accounts, billing, and related services are administered through the Office of Student Financial Services, which is located at 246 Church Street. The office’s website is http://student-accounts.yale.edu.

**Bills**

Yale University's official means of communicating monthly financial account statements is through the University's Internet-based system for electronic billing and payment, Yale University eBill-ePay. Yale does not mail paper bills.

Student account statements are prepared and made available twelve times a year at the beginning of each month. Payment is due in full by 4 p.m. Eastern Time on the first business day of the following month. E-mail notifications that the account statement is available on the University eBill-ePay website (http://student-accounts.yale.edu/ebep) are sent to all students at their official Yale e-mail addresses and to all student-designated proxies. Students can grant others proxy access to the eBill-ePay system to view the monthly student account statements and make online payments. For more information, see http://sfas.yale.edu/proxy-access-and-authorization.
Bills for tuition, room, and board are available during the first week of July, due and payable by August 1 for the fall term; and during the first week of November, due and payable by December 1 for the spring term. The Office of Student Financial Services will impose late fees of $125 per month (up to a total of $375 per term) if any part of the term bill, less Yale-administered loans and scholarships that have been applied for on a timely basis, is not paid when due. Nonpayment of bills and failure to complete and submit financial aid application packages on a timely basis may result in the student’s involuntary withdrawal from the University.

No degrees will be conferred and no transcripts will be furnished until all bills due the University are paid in full. In addition, transcripts will not be furnished to any student or former student who is in default on the payment of a student loan.

The University may withhold registration and certain University privileges from students who have not paid their term bills or made satisfactory payment arrangements by the day of registration. To avoid delay at registration, students must ensure that payments reach Student Financial Services by the due dates.

Payments

There are a variety of options offered for making payments. Yale University eBill-ePay (http://student-accounts.yale.edu/ebep) is the preferred means for payment of your monthly student account bill. The ePayments are immediately posted to the student account. There is no charge to use this service. Bank information is password-protected and secure, and a printable confirmation receipt is available. On bill due dates, payments using the eBill-ePay system can be made up to 4 p.m. Eastern Time in order to avoid late fees.

For those who choose to pay the student account bill by check, a remittance advice and mailing instructions are included with the online bill available on the eBill-ePay website. All bills must be paid in U.S. currency. Checks must be payable in U.S. dollars drawn on a U.S. bank. Payments can also be made via wire transfer. Instructions for wire transfer are available on the eBill-ePay website.

Yale does not accept credit card payments.

A processing charge of $25 will be assessed for payments rejected for any reason by the bank on which they were drawn. In addition, the following penalties may apply if a payment is rejected:

1. If the payment was for a term bill, late fees of $125 per month will be charged for the period the bill was unpaid, as noted above.
2. If the payment was for a term bill to permit registration, the student's registration may be revoked.
3. If the payment was given to settle an unpaid balance in order to receive a diploma, the University may refer the account to an attorney for collection.

Yale Payment Plan

The Yale Payment Plan (YPP) is a payment service that allows students and their families to pay tuition, room, and board in ten equal monthly installments throughout the year based on individual family budget requirements. It is administered by the University's Office of Student Financial Services. The cost to enroll in the YPP is $100 per contract. The deadline for enrollment is June 25. Additional details concerning the Yale Payment Plan are available at http://student-accounts.yale.edu/ypp.

TRANSCRIPTS

Transcripts may be ordered online through the Registrar’s Office; see https://registrar.yale.edu/students/transcript-requests.

FINANCIAL AID

Financial assistance is provided in the form of Yale University Fellowships, tuition fellowships, teaching fellowships, traineeships, and research assistantships. The nature of the assistance varies among the divisions and departments. In most departments and programs, doctoral students are guaranteed five years of twelve-month stipend and tuition support. Applicants for admission to Ph.D. programs will automatically be considered for all Yale fellowships, traineeships, research assistantships, and teaching fellowships for which they are eligible. These awards of financial aid are announced in letters of admission, which are usually mailed during the month of March. Applicants for admission to nondegree and terminal master's programs are required to complete the financial statement contained in the application brochure. Students are strongly encouraged to seek financial support from external sources (see External Fellowships and Combined Award Policy, below).

In addition to grants and fellowships for tuition and living costs, Yale Health Basic Coverage is provided at no cost to students enrolled at least half-time in degree-granting programs. Eligible Ph.D. students also receive a Health Award, which covers the full cost of the single-student and the Student + Child/Children Yale Health Hospitalization/Specialty Coverage (including coverage for prescriptions), half the cost of the Student + Spouse coverage, and the Student + Child/Children portion of the Student Family Plan. Eligible Ph.D. students with a child will also receive an annual Student Family Support subsidy in the amount of $4,500, issued in installments of $2,250 per term. The annual subsidy will increase by $1,000 ($500 per term) for each additional child under the age of six. The student can decide whether to use this money for spousal health insurance, childcare, or other expenses. The subsidy is one per family, not one per Ph.D. student, and midterm changes will be prorated on a case-by-case basis. Students who do not participate in Yale Health Hospitalization/Specialty Coverage will not be provided with Health Awards. The graduate dental and vision plans are options that eligible students may choose to purchase for themselves and their dependents and are not covered by the Health Award. (For further information regarding health care options through Yale Health, see Health Services under Yale University Resources and Services.)
University Fellowships

The Graduate School provides all Ph.D. students with a minimum level of support for five years upon admission. Fellowships are awarded at admission to entering students on the basis of merit and recommendations made by individual departments. In most departments, the source of stipend support will change after the first or second year of study to a teaching fellowship or research assistantship. Students who teach when such teaching is not part of the standard departmental pattern defer their University Fellowships to a later year and do not receive more than the standard departmental stipend while teaching.

Students awarded a University Fellowship may not accept any other award without the permission of the appropriate associate dean. The Graduate School is the final authority on University Fellowships and any combination of University funding with other sources of financial aid (see External Fellowships and Combined Award Policy, below).

Dissertation Fellowships

The Graduate School offers University Dissertation Fellowships (UDF) as part of its financial aid package to eligible advanced graduate students in the humanities and social sciences once they have advanced to doctoral candidacy. Students receive the UDF when engaged in full-time research and writing, normally in the fifth year of study. The UDF is usually taken in consecutive terms (beginning in either the fall or spring term) and must be completed by the end of the sixth year of study. Students on the UDF may not teach in the GSAS Teaching Fellow Program, but are permitted to accept teaching positions with the Yale Summer Session or outside of the University as long as they are limited to an average of ten hours per week or less. Students who accept a Teaching Fellow position in the fall or spring of the year of final eligibility will forfeit that term’s dissertation fellowship amount. Students receiving external funding for dissertation research or writing may be eligible for a combined award and should consult the External Fellowships and Combined Award Policy.

Teaching Fellowships

TEACHING AND ADMISSION OFFERS

Because the Graduate School considers teaching experience to be an integral part of graduate education, doctoral students receive financial aid packages that include teaching fellowships. In many programs, there are specific years when students are expected to teach. For example, most humanities and social science students will teach in their third and fourth years. In the natural sciences, the timing of teaching is earlier or is flexible across several years. When requested by the student for compelling academic reasons, these patterns may be adjusted with the permission of the director of graduate studies contingent on the student’s satisfactory academic progress and on sufficient course enrollment.

If the associate dean and director of graduate studies determine that no suitable teaching is available in a term in which a student is expected to teach, the student will continue to receive the standard departmental stipend that term. Stipend support will be withheld if a student elects not to teach as outlined in the student’s offer of admission.

In the humanities and social sciences, students may be guaranteed teaching in the sixth year of study if there are no alternate sources of funding and the director of graduate studies certifies that the student will submit the dissertation by the end of the sixth year of study.

ACCESS TO TEACHING FELLOWSHIPS

When departments are considering applications for teaching fellowships, priority is given to qualified graduate students who are expected to teach as indicated in their letter of admission or who are eligible for a guaranteed sixth year teaching position. Students in years two through six who have completed their required teaching may teach if enrollments permit and as long as they have been admitted to candidacy and do not concurrently hold a dissertation fellowship. Students who are permitted to register beyond the sixth year of study may be appointed as TFs or PTAIs, but only if there is no other qualified candidate available in the first six years of study in any department or program of the Graduate School. In cases where an appointing department must choose between two or more graduate students who are each well qualified to teach a particular course, the student or students who have not yet had a chance to teach or who have taught the least will be given preference.

LIMITS ON TEACHING

Except when specified in their letters of admission, first-year doctoral students may be appointed as teaching fellows only in exceptional cases, and only after prior approval by their director of graduate studies and the associate dean. In any year of study, the maximum amount of teaching a student in years one through six may do is one Level 20 assignment (up to twenty hours per week) or one PTAI per term. Students in the natural sciences teaching above the requirement are limited to one Level 10 assignment per term. Seventh-year students may teach up to three Level 20 assignments (up to twenty hours per week) per year. Students may not serve as faculty members while registered in the Graduate School.

Students seeking TF appointments outside of their departments should discuss their plans with their director of graduate studies well in advance of the start of a term.

Students with outside fellowships are eligible to serve as TFs according to the policies of the Graduate School and the conditions of their outside awards.
ASSIGNMENT LETTERS

Letters of assignment are sent to graduate students via the online Teaching Fellow System (TFS) indicating the course in which a graduate student is expected to teach and the level of the assignment. An assignment is not official until the electronic assignment letter has been transmitted via the online TFS.

TEACHING FELLOW LEVELS

All teaching fellows teach at one of two effort levels. Level 10 TFs are expected to teach for 6–10 hours per week. Level 20 TFs are expected to teach for 15–20 hours per week. Science students engaged in required teaching and doctoral students in the humanities and social sciences who teach in years one through six receive the standard departmental stipend irrespective of assignment. All students, including master’s and professional school students, who are teaching outside of a doctoral financial aid package will receive $4,000 for a Level 10 assignment and $8,000 for a Level 20 assignment.

Traineeships and Assistantships in Research

Traineeships (National Research Service Awards) from the National Institutes of Health are available in most of the biological sciences and in some other departments. These awards support full-time Ph.D. study by U.S. citizens, noncitizen nationals of the United States, and permanent residents. In combination with University and departmental supplements, they provide payment of tuition, a monthly stipend, and the hospitalization premium. Federal rules require that trainees pursue their research training on a full-time basis. In some instances, there is a federal payback provision, which is ordinarily satisfied by serving in health-related research or teaching at the conclusion of training. Information about this obligation and other matters relating to traineeships is available from the director of graduate studies or the principal investigator of the specific training grant in question.

Research Appointments

Doctoral students in departments where the faculty receive research grants or contracts may be eligible for appointments as assistants in research (AR). In most of the science departments, advanced Ph.D. students are normally supported as ARs by individual faculty research grants. An assistantship in research provides a monthly salary at a rate agreed upon by the department and the Graduate School. It is understood that the work performed not only is part of the faculty principal investigator’s research project but also is the student’s dissertation research and therefore in satisfaction of a degree requirement. For a standard AR appointment, in addition to the salary, the grant pays half of the tuition or all of the CRF. When the appointee is eligible for a University Fellowship, the other half of tuition is covered by a fellowship.

An appointment as a project assistant (PA) is intended for a student who performs services for projects that are not a part of the student’s degree program. A project assistant may normally work no more than ten hours per week. The rate of compensation is based on the department-approved rate paid to assistants in research. With the permission of the director of graduate studies and the appropriate associate dean, a student may receive a combination of project assistant and assistant in research appointments.

Questions about AR or PA appointments should be directed to the director of graduate studies or the appropriate associate dean in the Graduate School.

EXTERNAL FELLOWSHIPS AND COMBINED AWARD POLICY

To benefit both their current work and their future career prospects, students are strongly encouraged to seek funding from external agencies through grants. These awards, sponsored by both public and private agencies, confer distinction on a student who wins an award in a national competition. They are often more generous than the fellowships the University is able to provide.

Students receiving external awards have two options. They may either (1) hold the outside awards in conjunction with University stipends (including research and teaching fellowships) up to the total of the standard department/program stipend plus $4,000 or (2) defer financial support awarded in their admission offer for up to one year. Students must report to their associate dean any scholarship/fellowship received from an outside agency or organization. The dean will then assist students in considering the benefits of each option.

Option 1: Supplementation of an External Fellowship

During the twelve-month academic year (September 1–August 31), the Graduate School’s stipend award, made at the time of admission, may be used to supplement the sum of all external stipend awards to a maximum stipend equal to the total of the standard department/program stipend plus $4,000. If the sum of the Graduate School’s initial stipend award and all outside awards exceeds this limit, the Graduate School’s stipend award will be reduced accordingly. In instances where an external award does not cover the full twelve-month academic year, the combined award will be determined by prorating the combined award over the period when the internal and external awards overlap.

Students who receive external fellowships providing yearly stipends that are more than the total of the standard department/program stipend plus $4,000 will retain the full external fellowship funding and will receive no university supplement.
Option 2: Deferral of Graduate School Funding

Students receiving external awards in years one through five of study may defer up to one year of the Graduate School’s stipend award made at the time of admission. Stipend awards may not be deferred beyond the sixth year of study.

ELIGIBILITY FOR FELLOWSHIPS

Students who hold Yale-administered fellowships are required to be engaged in full-time study. No fellowships will be paid for any period when a student is not registered.

Students are not eligible for stipend support from the Graduate School after six years of study, but they remain eligible for private (nongovernmental) student loans as long as they are enrolled at least half-time.

A fellowship will be withdrawn and a stipend withheld if the recipient’s activities become detrimental to the purpose for which the fellowship was granted or if a student becomes ineligible to register for any reason.

OTHER MEANS OF FINANCING GRADUATE EDUCATION

Part-Time Employment

Unless otherwise noted in the letter of admission, students are expected to register on a full-time basis. Part-time employment at the University or elsewhere should not conflict with the obligations of the degree program or interfere with academic progress. International students must consult the Office of International Students and Scholars (OISS) regarding their eligibility for employment while in the United States.

Part-time employment beyond an average of ten hours per week requires permission of the director of graduate studies in consultation with the appropriate associate dean.

Students who hold student loans must report all part-time employment earnings to the Office of Financial Aid. Failure to do so may result in cancellation of the loan(s).

Loans and Work-Study

U.S. citizens may be eligible to borrow through federally subsidized loan programs. Eligibility is based on federal regulations and University policies. Information is available from the Office of Financial Aid, 246 Church St.

Eligible students in the Graduate School may be able to borrow from the following federal student loan programs: Federal Direct Loans and Federal Perkins Loans.

The College Work-Study (CWS) program, which is federally funded, enables eligible graduate students to meet a portion of their academic year financial need through part-time employment.

All students applying for any of these federal programs must fill out a Free Application for Federal Student Aid (FAFSA). Information on loan and work-study programs is contained in Financial Information for Entering Graduate Students, included with the student’s letter of admission. These documents are available from the Office of Financial Aid. Information and FAFSA applications are also available at the website of the United States Department of Education (https://fafsa.ed.gov).

Yale currently offers a loan for international students. Features of the Yale International Loan include no requirement for a co-signer and a ten-year repayment period. Students may apply for the Yale International Loan or any other loan of their choice. Students are encouraged to identify a loan that best suits their needs.

TWO FEDERAL REGULATIONS GOVERNING TITLE IV FINANCIAL AID PROGRAMS

Satisfactory Academic Progress

Federal regulations require that students be making satisfactory academic progress each year in order to be eligible for Title IV funding (i.e., federal loans, Javits Fellowships, and College Work-Study). The standards by which satisfactory academic progress is measured are determined by the Graduate School and by individual departments. See Degree-Granting Departments and Programs in this bulletin for more information.

Department of Education Refund Policy

Students receiving Title IV financial assistance who withdraw during a term and are entitled to a refund of any University charges will have their Title IV assistance adjusted according to a formula specified by the Department of Education. Please consult the Office of Financial Aid, 246 Church St.