

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).

International students are limited to twenty hours of on-campus employment while school is in session. On-campus employment may include required teaching assignments and other optional on-campus employment. J-1 students sponsored by Yale must also report in advance any employment opportunity to the OISS. Part-time on-campus employment opportunities may be found at <https://yalestudentjobs.org> or occasionally through the student's academic department.

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 Federal Direct Loan Program.

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.