

# 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 may 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 on U.S. student visas are limited by U.S. immigration regulations 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 STUDENT EMPLOYMENT

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 ([gradfinaid@yale.edu](mailto:gradfinaid@yale.edu)).

Eligible students in the Graduate School may be able to borrow from the Federal Direct Loan Program.

On-campus student employment opportunities can be found at <https://www.yalestudentjobs.org>. All students applying for federal loan programs must fill out a Free Application for Federal Student Aid (FAFSA). Information on loan 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://studentaid.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 Graduate and Professional International Loan or any other loan of their choice. Students are encouraged to identify a loan that best suits their needs.