Harvard University’s policy is to make decisions concerning applicants, students, faculty, and staff on the basis of the individual’s qualifications to contribute to Harvard’s educational objectives and institutional needs. The principle of not discriminating against individuals on the basis of race, color, sex, sexual orientation, religion, age, national or ethnic origin, political beliefs, veteran status, or disability, unrelated to job or course of study requirements is consistent with the purposes of a university and with the law. Harvard expects that those with whom it deals will comply with all applicable anti-discrimination laws.

The Graduate School of Arts and Sciences offers a comprehensive program of financial support, including grants and fellowships from internal and external sources, traineeships, teaching fellowships, research assistantships, other academic employment opportunities, and several types of loans.

Harvard University Graduate School of Arts and Sciences
Richard A. and Susan F. Smith Campus Center 350
1350 Massachusetts Avenue
Cambridge, Massachusetts 02138-3846
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INTRODUCTION

*Financing Graduate Study* seeks to provide an overview of resources available for graduate study. It has been designed to help you become familiar with the various sources of financial support available to you. Students are encouraged to visit the GSAS website for a complete review of financial aid resources, policies, and procedures.

The Financial Worksheets provided in Chapter 5 portray the basic components of your anticipated financial support and are intended to help you plan financially for the term of your degree program.

Annual application to non-Harvard sources of support is strongly encouraged. Non-Harvard awards frequently provide a greater amount and add flexibility to the student in the completion of the academic program.

Members of the financial aid staff are available to discuss any questions you might have about how to secure adequate resources to pursue your graduate education. It is our goal to provide information to enable you to make informed decisions regarding your financial support.

You may make an appointment with your admissions and financial aid officer by calling (617) 495-5396. The GSAS Admissions and Financial Aid Office is located at Smith Campus Center 350, 1350 Massachusetts Avenue, Cambridge, MA 02138-3846.

We wish you success in your graduate career and look forward to assisting you.

*Sincerely,*

*Mohan Boodram*

*Dean for Admissions and Financial Aid*
FINANCIAL AID CALENDAR 2015–2016

July 1
The start of the 2015–2016 fiscal year; deadline for filing non-resident application for fall term.

Students who wish to continue working a Federal Work Study job must have all 2015–2016 materials submitted to the Financial Aid Office by this date.

July 14
Fall term bill sent via e-mail. Includes any outstanding balance from the previous year, fall term tuition and fee charges, and meal plan charges. Note: Balance must be zero prior to registration.

July 31
Deadline for waiving health insurance for the fall term.

August 27
Orientation for incoming students. Registration deadline for continuing students.

December 1
Deadline for filing non-resident application for spring term.

Early December
Spring term bill sent via e-mail. Includes outstanding fall term charges, spring term tuition and fee charges, and spring dormitory and meal plan charges. Note: Balance must be zero prior to registration.

January 25
Spring term begins; spring registration deadline for students returning from non-resident status during the fall term.

January 31
Deadline for waiving health insurance for the spring term.

Mid February - Mid March
Notices of Financial Support mailed to newly admitted students along with offers of admission.
**Late April - Early May**
Notices of Financial Support and Statement of Financial Resources mailed to most students. Materials are due back to the Financial Aid office within two weeks.

**June 15**
Last date for students on 2015–2016 Federal Work-Study to submit time sheets.

**June 30**
Last day the Federal Processing Center will accept 2015–2016 Free Applications for Federal Student Aid (FAFSA) forms for processing. Any FAFSA received after this date will be unprocessed. No Federal aid may be disbursed without a processed FAFSA.

**June 30**
End of the 2015–2016 fiscal year. Students on Federal Work-Study must have all the 2015–2016 required forms completed by this date to continue working in the new fiscal year.
Estimating expenses and formulating a realistic budget are important tasks. A careful assessment of total resources measured against total costs is the cornerstone of sound financial planning. The following budgets are based on a moderate cost of living. Although actual living expenses will depend on lifestyle, these standardized budgets may be used in determining aid eligibility.

### 2015–2016 TUITION AND FEES*

<table>
<thead>
<tr>
<th>LEVEL</th>
<th>ACADEMIC YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Tuition</td>
<td>$41,832</td>
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<tr>
<td>Reduced Tuition</td>
<td>$10,876</td>
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<tr>
<td>Facilities Fee</td>
<td>$2,768</td>
</tr>
<tr>
<td>Active File Fee</td>
<td>$300</td>
</tr>
<tr>
<td>One Course Rate/term</td>
<td>$5,229</td>
</tr>
<tr>
<td>Two Course Rate/term</td>
<td>$10,458</td>
</tr>
<tr>
<td>Three Course Rate/term</td>
<td>$15,687</td>
</tr>
<tr>
<td>Student Health Fee (SHF)</td>
<td>$1,042</td>
</tr>
<tr>
<td>Student Health Insurance Plan (SHIP)</td>
<td>$2,390</td>
</tr>
<tr>
<td>Graduate Student Council Fee**</td>
<td>$25</td>
</tr>
</tbody>
</table>

*Tuition and fees are billed by term.

**The Graduate Student Council Fee appears on the student’s term bill and can only be waived by written request to the Graduate Student Council.

For a complete explanation of all financial requirements for GSAS students, please consult the 2015–2016 GSAS Handbook at www.gsas.harvard.edu/handbook.
MEDICAL FEES

Student Health Fee (SHF)
The Student Health Fee (SHF) for 2015–2016 is $1,042 per year for single students. The Student Health Fee covers most services available at the Harvard University Health Services (HUHS).

Student Health Insurance Plan (SHIP)
In addition to the Student Health Fee (SHF), resident students and traveling scholars are required to maintain individual medical insurance coverage. To meet this requirement, the Student Health Insurance Plan (SHIP) is offered through the University at a cost of $2,390 per year for single students. SHIP also includes Catamaran prescription drug benefit. Students on a leave of absence should consult with UHS Member Services.

Students on leave of absence who wish to continue health insurance coverage are eligible to purchase four months of the coverage in which they were enrolled at the time their leave is effective. If the student elects to continue coverage, the four month period begins from the first day without coverage. Important restrictions and deadlines apply. Review the leave of absence policy at hushp.harvard.edu/policies-and-forms.

Married students or students with dependents may arrange for family health coverage. Students adding dependents to their plan must be enrolled in both the SHF and SHIP. The 2015–2016 premium for family coverage is an additional $5,972 for a spouse, and an additional $2,868 for 1 child or an additional $1,444 for a 2nd or more children.

Students who are neither US citizens nor permanent residents of the US are required to enroll in Harvard’s Student Health Insurance Plan (SHIP). All J-1 exchange visitors and their J-2 dependents must have health insurance coverage to maintain legal status in the US.

Students may waive their Student Health Insurance Plan (SHIP) if they can verify to the Student Insurance Office that they have equivalent medical insurance with another US-based company. Students receiving a Harvard or Harvard administered tuition grant are not reimbursed for the cost of another insurance policy. Please note that fellowships for tuition and medical fees cover charges for Harvard-contracted insurance and health service. Grants are reduced by the amount of the fee if students choose to waive Harvard health insurance fees by selecting alternate coverage.

For further details see hushp.harvard.edu.
For information regarding dental plans, please see hushp.harvard.edu/optional-dental-coverage.

### 2015–2016 STANDARD LIVING BUDGETS

<table>
<thead>
<tr>
<th></th>
<th>Single Student</th>
<th>Married Student*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Ten Month Budget</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>September-June</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>$5,670</td>
<td>$8,920</td>
</tr>
<tr>
<td>Housing</td>
<td>$15,000</td>
<td>$21,560</td>
</tr>
<tr>
<td>Books</td>
<td>$900</td>
<td>$900</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$5,780</td>
<td>$6,300</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$27,350</strong></td>
<td><strong>$37,680</strong></td>
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<table>
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<tr>
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<th>Single Student</th>
<th>Married Student*</th>
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</thead>
<tbody>
<tr>
<td><strong>Twelve Month Budget</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>July-June</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>$6,804</td>
<td>$10,704</td>
</tr>
<tr>
<td>Housing</td>
<td>$18,000</td>
<td>$25,872</td>
</tr>
<tr>
<td>Books</td>
<td>$900</td>
<td>$900</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$7,116</td>
<td>$7,740</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>$32,820</strong></td>
<td><strong>$45,216</strong></td>
</tr>
</tbody>
</table>

The cost of tuition and medical insurance is added to the living expense budget to determine a student’s total cost of education. If a student has dependent children, the budget is increased as indicated below.

<table>
<thead>
<tr>
<th></th>
<th>10 Month Budget*</th>
<th>12 Month Budget*</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Dependent</td>
<td>$6,870</td>
<td>$8,244</td>
</tr>
<tr>
<td>Each Add’l Dependent</td>
<td>$5,470</td>
<td>$6,564</td>
</tr>
</tbody>
</table>

*All Harvard grant aid and Title IV loans and Federal Work Study awards are based on a single student budget only.
NON-HARVARD AWARDS

Students are encouraged to apply for and secure sources of fellowship support from agencies outside of the University. The graduate school believes the ability to develop a successful grant application is part of graduate students’ training for their future careers.

It is the student’s responsibility to inform the GSAS Admissions and Financial Aid Office immediately when any non-Harvard aid is awarded to them. The coordination of award benefits will be determined by the financial aid officer to assure equitable treatment of all students. In the event that a student receives a non-Harvard award students are required to take the non-Harvard award first. If the non-Harvard stipend award does not equal the standard Harvard stipend award the student’s non-Harvard award will be supplemented by GSAS to bring them up to the standard award level.

Students are not allowed to hold two fellowships which cover the same expenses. Thus in no case will students be allowed to keep two grants for tuition coverage. Should a student receive a non-Harvard fellowship for tuition, the Harvard tuition grant will be rescinded.

Similarly, students would not be allowed to hold two fellowships that provide for living expenses. Students who are awarded multiple fellowships should contact their financial aid officer who will assist them in working with outside agencies involved to determine the amounts the student is allowed to keep. Along similar lines, prior to accepting a teaching fellowship, students who hold stipend support from any source or currently receive any federal funding should consult with their financial aid officer. Students will not be allowed to hold a dissertation completion fellowship and a teaching fellowship concurrently.
PLANNING YOUR FINANCIAL AID FUTURE

Planning your finances while pursuing a graduate degree should begin as soon as possible. It is never too early to develop a plan of support. Many GSAS students have successfully financed every year of their graduate study through a combination of external and internal Harvard grants. The key is to have a plan.

This chapter provides specific guidance for PhD students in the humanities and social sciences, PhD students in the natural sciences, and master’s degree students.

PHD STUDENTS IN THE HUMANITIES AND SOCIAL SCIENCES

Step 1: Locate your original “Notice of Financial Support” from your admissions packet

The academic year stipend is for the 10 month period September through June. The first payment will be issued at orientation with subsequent disbursements on the first of each month. The summer research award is intended for use in July and August following the first four academic years, and will be disbursed as one lump sum in June of each year.

In the third and fourth years, the guaranteed income of $26,020 includes two sections of teaching per term. Your teaching fellowship is guaranteed by your academic department provided you have passed the General Examination and met any other department criteria. The dissertation completion year fellowship will be available as soon as you are prepared to finish your dissertation, ordinarily in the fifth or sixth year. Application for the completion fellowship must be submitted in February of the year prior to utilizing the award. Dissertation completion fellowships are not guaranteed after the seventh year.

Since financial support is the shared responsibility of the Graduate School, the department and the student, you will be encouraged to apply for appropriate Harvard and outside fellowships throughout your enrollment. All students who receive funds from an outside source are required to accept the award in place of the above Harvard award. Students will be eligible for a prize of up to $4,000 for each academic year in which they receive funds from an outside source in addition to the Harvard stipend. Students are encouraged to apply for the Prize early, and should use the application form included with the Notice of Financial Support.

Please sign and return a copy of this notice to accept this award and to inform us of any other sources of funding that you have received. The form must be returned by April 15, 2014. If you have questions please contact me at (617) 495-5396.

Sincerely,

<Officers Name>
Admissions and Financial Aid Officer

STEP 1
Notice of Financial Support
for<name_first> <name_middle> <name_last>
<month> <day>, 2014

Congratulations on your admission to the Graduate School of Arts and Sciences. On behalf of the <Dept_Name>, I am pleased to offer you the following financial package for six years at Harvard:

Year 1 (2014-15) & Year 2 (2015-16)
Tuition & Health Fees: $43,606 (Paid in Full)
Academic Year Stipend: $27,000 OUTSIDE AWARD
Summer Research Award: $5,204 (2 Months)
Outside Award Bonus: $2,000

Year 3 (2016-17) & Year 4 (2017-18)
Tuition & Health Fees: Paid in Full
Living Expense: $26,020 (Teaching Fellowship)
Summer Research Award: $5,204 (2 Months)

Year 5 (2018-19)
Tuition & Health Fees: Paid in Full
Dissertation Completion Year Stipend for Living Expenses: $26,020

The academic year stipend is for the 10 month period September through June. The first payment will be issued at orientation with subsequent disbursements on the first of each month. The summer research award is intended for use in July and August following the first four academic years, and will be disbursed as one lump sum in June of each year.

In the third and fourth years, the guaranteed income of $26,020 includes two sections of teaching per term. Your teaching fellowship is guaranteed by your academic department provided you have passed the General Examination and met any other department criteria. The dissertation completion year fellowship will be available as soon as you are prepared to finish your dissertation, ordinarily in the fifth or sixth year. Application for the completion fellowship must be submitted in February of the year prior to utilizing the award. Dissertation completion fellowships are not guaranteed after the seventh year.

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Please sign and return a copy of this notice to accept this award and to inform us of any other sources of funding that you have received. The form must be returned by April 15, 2014. If you have questions please contact me at (617) 495-5396.

Sincerely,

<Officers Name>
Admissions and Financial Aid Officer

Suite 570 • 1350 Massachusetts Avenue • Cambridge, Massachusetts 02138-3946
Admissions: 617-495-5315 • Financial Aid: 617-495-5396
**Step 2:** Begin planning using the PhD Student Financial Aid Worksheet

<table>
<thead>
<tr>
<th>Source of Tuition</th>
<th>Year 1</th>
<th>Year 2</th>
<th>Year 3</th>
<th>Year 4</th>
<th>Year 5</th>
<th>Year 6</th>
<th>Year 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Source of September-June living</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Source of summer living</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Step 3:** Using your original “Notice of Financial Support” fill in those years of support that are guaranteed to you. If you were awarded a Dissertation Completion Year fellowship fill that in the last year you expect to be at GSAS.

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>Source of Tuition &amp; Health Fees</strong></td>
<td><strong>Source of summer living</strong></td>
<td><strong>Source of September-June living</strong></td>
<td><strong>Other</strong></td>
<td><strong>Source of Tuition &amp; Health Fees</strong></td>
<td><strong>Source of summer living</strong></td>
<td><strong>Source of September-June living</strong></td>
</tr>
<tr>
<td>GSAS Paid in Full</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>2,000 bonus</td>
<td>GSAS Paid in Full</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
</tr>
<tr>
<td>GSAS Paid in Full</td>
<td>Teaching Fellowship</td>
<td>Teaching Fellowship</td>
<td>5,204 GSAS</td>
<td>GSAS Paid in Full</td>
<td>Teaching Fellowship</td>
<td>Teaching Fellowship</td>
</tr>
<tr>
<td>GSAS Paid in Full</td>
<td>Teaching Fellowship</td>
<td>Teaching Fellowship</td>
<td>5,204 GSAS</td>
<td>GSAS Paid in Full</td>
<td>Teaching Fellowship</td>
<td>Teaching Fellowship</td>
</tr>
<tr>
<td>GSAS Paid in Full</td>
<td>Diss Comp Fellowship</td>
<td>Diss Comp Fellowship</td>
<td>5,204 GSAS</td>
<td>GSAS Paid in Full</td>
<td>Diss Comp Fellowship</td>
<td>Diss Comp Fellowship</td>
</tr>
<tr>
<td>GSAS Paid in Full</td>
<td>Diss Comp Fellowship</td>
<td>Diss Comp Fellowship</td>
<td>5,204 GSAS</td>
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</tr>
<tr>
<td>GSAS Paid in Full</td>
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<td>Diss Comp Fellowship</td>
<td>5,204 GSAS</td>
<td>GSAS Paid in Full</td>
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<tr>
<td>GSAS Paid in Full</td>
<td>Diss Comp Fellowship</td>
<td>Diss Comp Fellowship</td>
<td>5,204 GSAS</td>
<td>GSAS Paid in Full</td>
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<td>Diss Comp Fellowship</td>
</tr>
<tr>
<td>GSAS Paid in Full</td>
<td>Diss Comp Fellowship</td>
<td>Diss Comp Fellowship</td>
<td>5,204 GSAS</td>
<td>GSAS Paid in Full</td>
<td>Diss Comp Fellowship</td>
<td>Diss Comp Fellowship</td>
</tr>
</tbody>
</table>
Step 4: Identify the summers or years when you have no guaranteed support.

You should use the tuition schedule (on page 17) to determine what you will have to pay for tuition and required health fees if you are paying the charges yourself. Students should be creative and use all Harvard and outside resources to plan their academic years:

4-A student is financing their living expenses with grants from GSAS and Harvard centers in years 5 and 6 and is paying for tuition and health fees in year 6

4-B student has reserved year 4 of their guaranteed tuition/health fee support to year 6 and received internal and external language and research grants and filed as a traveling scholar for years 4 and 5 (see non-resident information on last page)

4-C student has filed as a “traveling scholar” paying a lower tuition rate and received two years of internal and external travel grants
### Source of Tuition & Health Fees

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>GSAS Paid in Full</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
</tr>
<tr>
<td>Other</td>
<td>1,500 Westengard</td>
<td>1,500 Westengard</td>
<td>1,500 Westengard</td>
<td>1,500 Westengard</td>
<td>1,500 Westengard</td>
<td>1,500 Westengard</td>
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</table>

### Source of September-June Living

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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>GSAS Paid in Full</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
</tr>
<tr>
<td>Other</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
</tr>
</tbody>
</table>

### Yearly Funding Breakdown

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</tr>
</thead>
<tbody>
<tr>
<td>GSAS Paid in Full</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
</tr>
<tr>
<td>Other</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
<td>2,000 bonus</td>
</tr>
</tbody>
</table>

### Other

- **YEAR 1 2015–2016**: GSAS Paid in Full 27,000; Outside Award 5,204; GSAS 2,000 bonus.
- **YEAR 2 2016–2017**: GSAS Paid in Full 27,000; Outside Award 5,204; GSAS 2,000 bonus.
- **YEAR 3 2017–2018**: GSAS Paid in Full 27,000; Outside Award 5,204; GSAS 2,000 bonus; GSF 3,000.
- **YEAR 4 2018–2019**: GSAS Paid in Full 27,000; Outside Award 5,204; GSAS 2,000 bonus; Westengard 1,500.
- **YEAR 5 2019–2020**: GSAS Paid in Full 27,000; Davis Center Summer 3,000.
- **YEAR 6 2020–2021**: Student 6,032.
- **YEAR 7 2021–2022**: Diss Comp Fellowship.
<table>
<thead>
<tr>
<th>YEAR</th>
<th>Year Range</th>
<th>Source of Tuition &amp; Health Fees</th>
<th>Source of September-June living</th>
<th>Source of summer living</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2015–2016</td>
<td>GSAS Paid in Full</td>
<td>27,000 Outside Award</td>
<td>5,204 GSAS</td>
<td>2,000 bonus</td>
</tr>
<tr>
<td>2</td>
<td>2016–2017</td>
<td>GSAS Paid in Full</td>
<td>27,000 Outside Award</td>
<td>5,204 GSAS</td>
<td>2,000 bonus</td>
</tr>
<tr>
<td>3</td>
<td>2017–2018</td>
<td>GSAS Paid in Full</td>
<td>Teaching Fellowship</td>
<td>5,204 GSAS</td>
<td></td>
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<tr>
<td>4</td>
<td>2018–2019</td>
<td>FLAS Traveling Scholar</td>
<td>FLAS 15,000</td>
<td>5,204 GSAS</td>
<td>3,000 GSF</td>
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<tr>
<td>5</td>
<td>2019–2020</td>
<td>ACLS Research</td>
<td>ACLS Research 25,000</td>
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</tr>
<tr>
<td>6</td>
<td>2020–2021</td>
<td>GSAS Paid in Full</td>
<td>Federal Work Study</td>
<td></td>
<td></td>
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<tr>
<td>7</td>
<td>2021–2022</td>
<td>Diss Comp Fellowship</td>
<td>Diss Comp Fellowship</td>
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</tr>
<tr>
<td>Source of Tuition &amp; Health Fees</td>
<td>GSAS Paid in Full</td>
<td>GSAS Paid in Full</td>
<td>GSAS Paid in Full</td>
<td>GSAS Paid in Full</td>
<td>FLAS 7,500</td>
</tr>
<tr>
<td>Source of September–June living</td>
<td>27,000 Outside Award</td>
<td>27,000 Outside Award</td>
<td>Teaching Fellowship</td>
<td>Teaching Fellowship</td>
<td>Sheldon Trav 24,000</td>
</tr>
<tr>
<td>Source of summer living</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
<td>5,204 GSAS</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>2,000 Bonus</td>
<td>2,000 Bonus</td>
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</tbody>
</table>
Step 5: Refer to the fellowship office database “Graduate Guide to Grants” to search for outside and Harvard grants which you are qualified to apply for. This interactive database contains a comprehensive list of fellowships and grants for graduate students and is located at www.gsas.harvard.edu/current_students/graduate_guide_to_grants.php.

PHD STUDENTS IN THE NATURAL SCIENCES

Please consult your admission documents. These contain a description of the multi-year financial support anticipated for your PhD program.

If there are questions regarding the sequence of support, amounts and sources, please consult your academic department.

Annual application to non-Harvard sources of support is strongly encouraged. Non-Harvard awards may provide a greater amount and add flexibility to the student in the completion of the academic program.

If you anticipate expenses greater than can be covered by your annual financial package, you should begin a discussion with your Financial Aid Officer as soon as possible.
PLANNING INFORMATION FOR PHD STUDENTS IN ALL DISCIPLINES

Tuition Rates: Academic Year 15–16

<table>
<thead>
<tr>
<th>Year</th>
<th>Tuition</th>
<th>SHIP</th>
<th>SHF</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Year 1</td>
<td>$41,832</td>
<td>$2,390</td>
<td>$1,042</td>
<td>$45,264</td>
</tr>
<tr>
<td>Year 2</td>
<td>$41,832</td>
<td>$2,390</td>
<td>$1,042</td>
<td>$45,264</td>
</tr>
<tr>
<td>Year 3</td>
<td>$10,876</td>
<td>$2,390</td>
<td>$1,042</td>
<td>$14,308</td>
</tr>
<tr>
<td>Year 4</td>
<td>$10,876</td>
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</tr>
<tr>
<td>Year 5+</td>
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<tr>
<td>Active File</td>
<td>$300</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Registration Categories

In Residence Student

Depending on one’s year in residence, student will either be charged full, reduced, or facilities tuition, as well as any applicable health fees. PhD students are required to be charged four terms of full tuition/health fees and four terms of reduced tuition/health fees, which in most cases are covered by the original offer of admission.

Traveling Scholar

This category is for students away from the Cambridge area who are engaged primarily in their degree work. Students may wish to register as a traveling scholar if they are away from Cambridge and wish to reserve one of their years of guaranteed tuition/health fee support. Students may then select “active file” status ($300 per year). Students may log on to the Harvard University Student Health Program (HUSHP) website and waive the Student Health Fee (SHF) coverage and elect to keep the Student Health Insurance Plan (SHIP) coverage ($2,390 for the year) and pay out of pocket. Students may not select traveling scholar if they are a teaching fellow. In most cases students may not use their guaranteed financial support for “active file” status.
Leave of Absence
For degree candidates whose time will be devoted primarily to activities other than degree work. It is not advisable for students to take more than one year of leave. Students may elect the “active file” status and pay out of pocket. No financial support is available for students on Leave of Absence.

Studying at Another Harvard School
For students who will be registered and studying full-time at another Harvard school. Students will be charged tuition/health fees through the other Harvard school. Students may not use their guaranteed financial support from GSAS while they are registered at another Harvard school.

MASTER’S DEGREE STUDENTS
Step 1: Locate your original “Notice of Financial Support” from your admissions packet
Step 2: Begin planning using the Master’s Degree Student Financial Aid Worksheet

- Source of Tuition
  - YEAR 1: 20__ - 20__
  - YEAR 2: 20__ - 20__

- Source of September-June living

- Source of summer living

- Other
**Step 3:** Using your original “Notice of Financial Support” fill in those years of support that are guaranteed to you. Most AM programs are two years so there will be one summer you must also consider.

![Diagram showing sources of tuition and living expenses for years 2015-2016 and 2016-2017.]

- **Source of Tuition:**
  - Non-Harvard Grant
  - Other

- **Source of September-June living:**

- **Source of summer living:**

**YEAR 1:** 2015–2016

**YEAR 2:** 2016–2017
Step 4: Identify the summers or years when you have no guaranteed support. You should use the tuition schedule to determine what you will have to pay for tuition and required health fees if you are paying the charges yourself.

Students should be creative and use all Harvard and outside resources to plan their academic years:

4-A student has a non-Harvard award to cover tuition/health fees in year one, will take federal student loans for living expenses, and plans to apply for a summer grant from one of the many Harvard Centers

4-B student has a non-Harvard award to cover tuition/health fees in year one, will take federal student loans for living expenses, and plans to work off campus for the summer but as a back-up is also applying for a summer grant, and will apply for a FLAS to cover both the tuition/health fee expenses and living expenses in their final academic year
<table>
<thead>
<tr>
<th>YEAR</th>
<th>Source of Tuition</th>
<th>Source of September-June living</th>
<th>Source of summer living</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>YEAR 1</td>
<td>2015–2016</td>
<td>Non-Harvard Grant</td>
<td>Federal Student Loans</td>
<td>Davis Center Summer – 3,000</td>
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<tr>
<td>YEAR 2</td>
<td>2016–2017</td>
<td>Federal Student Loans</td>
<td>Federal Work Study</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Source of Tuition</th>
<th>Source of September-June living</th>
<th>Source of summer living</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>YEAR 1</td>
<td>2015–2016</td>
<td>Non-Harvard Grant</td>
<td>Federal Student Loans</td>
<td>Outside Employment</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Center Grant</td>
</tr>
<tr>
<td>YEAR 2</td>
<td>2016–2017</td>
<td>FLAS Grant</td>
<td>FLAS Grant</td>
<td></td>
</tr>
</tbody>
</table>
Step 5: Refer to the fellowship office database “Graduate Guide to Grants” to search for outside and Harvard grants which you are qualified to apply for. This interactive database contains a comprehensive list of fellowships and grants for graduate students and is located at www.gsas.harvard.edu/current_students/graduate_guide_to_grants.php.
GUIDE TO FUNDING OPPORTUNITIES

FUNDS FOR INTERNATIONAL STUDENTS

Harvard University’s Committee on General Scholarships administers several scholarship, fellowship, and loan funds for international students attending Harvard. For more information on these programs, including guidelines and applications, please visit the Committee on General Scholarships website at www.scholarships.harvard.edu.

Balokovic Scholarship Fund (CROATIA)

This fund provides scholarships to citizens of Croatia who have been admitted for graduate study to Harvard University. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.

Boas Scholarship Fund (BELGIUM and LUXEMBOURG)

This fund provides scholarships to citizens of Belgium or Luxembourg who have been admitted for graduate study at Harvard University. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.

Choate Memorial Fellowship (BRITAIN)

This fellowship is awarded upon the nomination of the Vice Chancellor of the University of Cambridge, England, to a British citizen coming from that university for graduate study or research at Harvard University for one academic year. The nominee must apply for admission as a one-year Special Student in the Graduate School of Arts and Sciences.

Francis and Peggy Cahn Fund for Argentina (ARGENTINA)

The Francis and Peggy Cahn Fund for Argentina supports Argentine students at Harvard with a preference for students enrolling in Graduate School of Arts and Sciences in the fields of Engineering, or Applied, Physical, or Life Sciences. (The fund also supports students at the School of Public Health, the Kennedy School of Government, and the Graduate School of Education.) Candidates are evaluated on the basis of merit and financial need. Priority will be given to students who plan to return to Argentina and contribute to Argentina’s social, economic, and scientific progress.
**The Harlech Scholarship (United Kingdom)**

The Harlech Scholarship is administered by the Harlech Scholars Trust. The Harlech Scholars Trust provides support for one student from New College, Oxford, to study at Harvard University for an academic year, or one student from Harvard University to study at Oxford University for an academic year, in alternating years.

**The Michael von Clemm Fellowship (United Kingdom)**

This is an exchange program between Harvard University and the University of Oxford, and funded by the Michael and Louise von Clemm Foundation. Students from the University of Oxford may apply for the Michael von Clemm Fellowship to spend one academic year as a Special Student at the Graduate School of Arts and Sciences at Harvard University following their graduation from Oxford. Interested students must apply for consideration before entering the U.S. and prior to the start of their Harvard program.

**Amalia Lacroze De Fortabat Fellowship Fund (ARGENTINA)**

This fund provides scholarships to students with Argentine citizenship who are currently enrolled or have been admitted for graduate study at Harvard University. Priority will be given to degree candidates in fields that will enable them to contribute to: (1) Argentina’s social, economic and scientific progress; (2) the formation of public policies that strengthen Argentine democracy; and (3) Argentina’s academic and professional development.

**Ecole Normale Superieure-Harvard Exchange Program (FRANCE)**

This is an exchange program between Harvard University and the Ecole Normale Superieure in Paris. Students from France attending the Ecole Normale Superieure may apply to study for one academic year as a Special Student or Visiting Fellow at the Graduate School of Arts and Sciences. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.
Scholarships for Colombian Students (COLOMBIA)
This fellowship provides funds to students with Colombian citizenship who have been admitted to or are currently attending one of the graduate schools at Harvard University. Two funds make these scholarships possible, one for all Colombian students (Fondo Colombia-Harvard Fund), and one for students and faculty from Universidad de los Andes in Bogota, Colombia.

Jean Gaillard Memorial Fellowship Fund (FRANCE)
These fellowships are awarded each year to citizens of France for graduate study at Harvard University or the Massachusetts Institute of Technology. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.

Hellenic Harvard Foundation Scholarship Fund (GREECE)
This fund provides need-based scholarships to graduate students with Greek citizenship who have been accepted for admission to Harvard University. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.

Holtzer Fellowship Fund (GERMANY)
This fellowship is awarded each year to a student of German birth and German education for study in any school of Harvard University. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.

Frank Knox Memorial Fellowship (AUSTRALIA, CANADA, NEW ZEALAND and U.K.)
This fund provides fellowships to citizens of Australia, Canada, New Zealand and the United Kingdom for graduate study at Harvard University. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.

Menzies Scholarship Fund-Harvard Club of Australia (AUSTRALIA)
This fund provides support to Australian citizens who have been admitted to any graduate school at Harvard University. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.
CONACYT – Fundacion Mexico en Harvard – Harvard University Fellowships

Fellowships are available for Mexican citizens applying for PhD programs at Harvard. For more information, please contact:

Emily Burns  
The Graduate School of Arts and Sciences  
Office of Admissions and Financial Aid  
Harvard University  
Suite 350  
1350 Massachusetts Avenue  
Cambridge, MA 02138-3846 USA  
Tel. 617-495-5396  Fax: 617-496-5333  
e-mail: eburns@fas.harvard.edu

Mexican Foundation Fund (MEXICO)

This fund provides scholarships and loans to citizens of Mexico who are admitted for graduate study to one of nine Harvard graduate and professional schools (Harvard Divinity School is excluded). Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.

Real Colegio Complutense Scholarship Fund (SPAIN)

This fund provides scholarships to citizens of Spain who are admitted to or enrolled in any graduate degree program at Harvard University.

Arthur Sachs Scholarship Fund (FRANCE)

This fund awards scholarships to students with French citizenship who are admitted for graduate study to Harvard University. Interested students must apply for consideration before entering the US and prior to the start of their Harvard programs.

American Association of University Women (AAUW) International Fellowships

The AAUW International Fellowship offers awards of up to $20,000 for full-time study or research to women who are not US citizens or permanent residents. For further information regarding AAUW fellowships, visit www.aauw.org, call (319) 337-1716 (ext. 60) or e-mail aauw@act.org.
FUNDS FOR U.S. CITIZENS AND PERMANENT RESIDENTS

There are a number of post-baccalaureate fellowships available for entering and first-year students. Students must contact the GSAS Admissions and Financial Aid Office if additional funding resources are received. Below are some of the major fellowships in this category.

National Science Foundation Fellowships (NSF)

The National Science Foundation Graduate Research Fellowships are three-year fellowships for students in the fields of mathematics, the natural sciences, the social sciences, and the history or philosophy of science. The awards are open only to applicants who are citizens or nationals and permanent residents of the U.S. They are intended for students at or near the beginning of their graduate study. Students in the second year of graduate study may apply. Additionally, students in a research-based master’s program may also apply.

Fellowships carry a five-year tenure period in which fellows receive three years of fellowship funding and maintain two years of reserve status. NSF fellows receive full tuition and fee coverage via a $12,000 annual cost-of-education, plus a GSAS grant where necessary. NSF fellows engaged in approved scientific research receive an annual stipend of $34,000 (2015–2016). All applicants must submit an application electronically on the NSF Fastlane website at www.fastlane.nsf.gov/grfp.

Each year, NSF fellows are notified about two NSF Fastlane submissions. They are also contacted about completing the GSAS Fellowship Year Form.

In early spring, NSF allows Fastlane submission of the Annual Activities Report (required by all fellows whether on reserve, tenure, medical deferral or forfeit status) and the declaration of intention for the upcoming fellowship year (for both submissions). The Annual Activities Report must be completed and submitted first before the fellow can declare his/her upcoming year intention to utilize, reserve, or terminate the NSF Fellowship. The Annual Activities Report is reviewed and certified by the fellow’s Academic/Research Advisor on a confirmation form that must be uploaded on Fastlane before the Activities Report can be submitted. The GSAS Fellowship Year Form requests information about the NSF Fellow’s
summer activities and intent for utilizing/reserving the fellowship in the upcoming fellowship year. All of the submissions are required to ensure proper distribution of the fellowship. NSF fellows should consult the Graduate Research Fellowship Program Administrative Guide for Fellows and Coordinating Officials (NSF 13-085) available online at www.fastlane.nsf.gov/grfp. Recent NSF initiatives, Graduate Research Opportunities Worldwide (GROW), and GROW with USAID provide international research opportunities for NSF Fellows during their five-year tenure period. Details can be accessed at www.nsf.gov/grow.

**Foreign Language and Area Studies Fellowships (FLAS)**

The Foreign Language and Area Studies Fellowship program (HEA Title VI) supports graduate training in approved foreign languages and related area studies. It was established to promote a wider knowledge of certain world areas and cultures. A fellowship competition is held each year. Applications are available on the GSAS website. The application deadline for continuing and prospective students is December. Applicants may be enrolled in any year of graduate study.

The FLAS Fellowship competition is open to US Citizens and Permanent Residents whose academic interests seriously involve Africa, East Asia, Eastern Europe, or the Middle East. Approved programs may be interdisciplinary or multidisciplinary and must always include study or research in the languages of the area of specialization.

Nominees and alternates are selected by a world area committee composed of faculty representatives from each of the priority fields of study. This award includes a cost-of-education allowance towards tuition and an academic year stipend of $15,000 distributed over a ten-month period (2014–2015 rates). Recipients and alternates are notified in the summer.

All FLAS nominees must be approved by the Department of Education. For more information, visit www.gsas.harvard.edu/current_students/graduate_flas.php.

During the summer of 2016, a small number of fellowships will be available for intensive language study. Applications are available on the GSAS website. The application deadline for both academic year and summer FLAS is December 31, 2015.
FLAS fellows must complete a Student Performance Report at the end of each fellowship year. Failure to submit this report precludes future participation in the program.

**Fannie and John Hertz Foundation Graduate Fellowship Program**

The Hertz Fellowship Program supports students in the physical sciences. Candidates may be seniors or students who have already started graduate study. They must be US citizens, or in the process of acquiring permanent residency. The awards are for one academic year and are renewable up to five years. The award includes a $32,000 stipend, plus an allowance for tuition and other expenses. Fellows who obtain another major fellowship will receive a $38,000 stipend for 2 years plus a $6,500 supplemental stipend when supported by the other fellowship. A $5,000 per year additional stipend is available during tenure for fellows with dependent children. The application deadline for 2016–2017 is Fall 2015. The application can be accessed at www.hertzfoundation.org/dx/fellowships/application.aspx.

**National Defense Science and Engineering Graduate Fellowship (NDSEG)**

The National Defense Science and Engineering Graduate Fellowship Program is intended for students at or near the beginning of graduate study for doctoral degrees in mathematical, physical, biological, and engineering sciences. It is open to US citizens or nationals. It is a three-year award, with current stipends at $34,000, plus full tuition and fee coverage, plus up to $1,000 of medical insurance. The online application is available in September 2015 at ndseg.asee.org/apply_online. For further information, one may contact the American Society for Engineering Education (ASEE), 1818 N Street, NW, #600, Washington, DC 20036; phone: (202) 649-3831; fax: (202) 265-8504; e-mail: ndseg@asee.org; website: ndseg.asee.org.

**Ford Foundation Diversity Fellowships**

These Ford Fellowships must be applied for at the application stage or no later than the first year of graduate study. The award for 2015–2016 covers a stipend of $24,000. Ford Fellowships are open to US citizens and nationals, with preference to those who are members of the following minority groups: Alaskan Natives (Eskimo or Aleut), American Indians, Black Americans, Mexican Americans,/
Chicanos, Native Pacific Islanders (Polynesian or Micronesian), and Puerto Ricans. The awards are intended for students who plan to work toward the PhD, and who are at or near the beginning of their graduate study. The application deadline for 2016–2017 is November 20, 2015. Information about applying can be found at sites.nationalacademies.org/PGA/FordFellowships. For further information, applicants may contact the Fellowships office at the following address: Fellowships Office, Keck 576, National Research Council, 500 Fifth Street, NW, Washington, DC 20001; phone (202)-334-2872; e-mail: infofell@nas.edu.

Note: For students at a later stage in their graduate studies, there is also the Ford Foundation Dissertation Fellowship.

**The National GEM Consortium**

GEM offers three fellowships: MS Engineering, PhD Engineering and PhD Science. The Fellowship covers full tuition and fees, offers a stipend upwards of $16,000, and arranges for a summer internship at a participating company. To apply, you must be a US citizen and a member of an underrepresented minority group. The application deadline is November 15. Please refer to the website for further information: www.gemfellowship.org, or call 703-562-3646.
FEDERAL PROGRAMS

The Graduate School currently participates in several federally funded programs including the Federal Work-Study (FWS), the Federal Perkins Loan, and the Ford Federal Direct Loan programs. These programs are available to citizens and permanent residents of the US who demonstrate financial need to meet their cost of graduate study.

Eligibility is based on financial need as stipulated by the Federal Methodology. This method is a federal need calculation system used to determine a student’s expected contribution. All graduate students are considered independent from their parents. Therefore, parental income and assets are not a factor in determining federal eligibility.

Students interested in federal aid should complete the Free Application for Federal Student Aid (FAFSA) and contact the financial aid office for further information. There is one application process for the Federal Work-Study (FWS), the Federal Perkins Loan, and the Ford Federal Direct Loan programs. See the section below on “Application for Federal Programs” for more information.

For complete information on federal aid, please visit the Federal Student Aid website: studentaid.ed.gov.

Federal Work-Study Program (FWS)

The Federal Work-Study program provides eligible students with employment opportunities. Federal Work-Study is a cost sharing program whereby the government pays 70 percent of the student’s hourly wage while the remaining 30 percent is paid by the employing agency.

Students interested in obtaining a work-study job should contact the financial aid office to request a federal aid application packet. Your financial aid officer will review your application and if you are eligible, will set you up with a work-study earnings ceiling. The earnings ceiling is the maximum amount you are allowed to earn in work-study funds in the given year. If the earnings limit is exceeded, you may be asked to relinquish other aid. Earnings will be monitored so that total resources do not exceed the cost of education. It is your responsibility to report receipt of any financial resources not noted at the time the original earnings limit was set.
It is the responsibility of the student to find a job once the financial aid office has established the student's eligibility.

- On-campus employment includes such jobs as research assistant, laboratory assistant, library aid, clerical, or any campus job which involves work related to the operation of the University.
- Off campus employment is ordinarily with public or private nonprofit organizations whose work performance requirements are not political or sectarian in nature. Hospitals, public schools, youth centers, day care centers, community development centers, consumer affairs agencies, and city and state agencies are examples of such organizations. In addition, some off campus employment can be arranged in business and industry. For these positions the employer pays approximately 30 percent of the wages.
- The Student Employment Office website (seo-harvard-csm.symplicity.com) has listings of available work-study jobs.
- Students may also want to ask their department if jobs are available, such as working for a professor.

Once you have an earnings ceiling from your financial aid officer and have found a job, you must complete a Federal Work-Study Referral Form on the Student Employment Office website.

- Hourly wage range for graduate students is $12.50 to $18.15 (2015–2016 rates)
- Pay rates vary depending upon the type of job performed.
- Students may work an average of 20 hours per week during the academic year and 40 hours per week during the summer and school vacation periods.
- There is no compensation for legal or religious holidays or lunch hours.
- Payments are made each Friday for work performed the previous week.

If you currently hold a work-study job, your 2015–2016 FWS “ceiling” expires June 30, 2016. You may not continue working after June 30, 2016 until your 2016–2017 eligibility has been determined and you obtain a new referral form. Please note: June 15, 2016 is the last date to submit time sheets for work-study done during the 2015–2016 academic year.
Federal Perkins Loan

The Federal Perkins Loan is a low-interest loan available to students who demonstrate the greatest financial need. Selection for this loan program is made by the financial aid office. Unfortunately, because Perkins Loan funds are limited, students are not guaranteed to receive funding from this program. Eligibility is determined from information provided on the FAFSA.

- The maximum annual amount is $8,000 and varies according to need.
- Aggregate loan limit is $60,000 (including undergraduate Perkins Loan borrowing)
- 5% annual interest rate
- This loan is subsidized. The loan does not accrue interest while the student is in school.
- 9 month Grace period
- No origination fee
- The loan is disbursed in two equal parts, typically once a semester.

According to federal regulations, total resources of Federal Perkins Loan recipients must be strictly monitored. If a student’s resources increase during the year to exceed the allowable federal budget, other aid must be reduced, the Federal Perkins Loan reduced, or cancelled.

When student enrollment ends, cancellation provisions are available for borrowers who teach in certain geographical areas, who teach handicapped children, or who engage in specified military duty.

You can read more about the Perkins Loan on the Federal Student Aid website: studentaid.ed.gov/types/loans/perkins.

Ford Federal Direct Student Loan Program

Harvard University processes loans through the Direct Loan Program. The US Department of Education is the lender and the federal government provides the loan capital for the Ford Federal Direct Student Loan Program.
**Ford Federal Direct Unsubsidized Loan**

- $20,500 borrowing limit per year
- Lifetime borrowing limit of $138,500 (including both Unsubsidized and Subsidized Ford Federal Direct Loans for both undergraduate and graduate education)
- 5.84% annual interest rate
- The borrower is responsible for interest that accrues while they are in school. While a student is in school, grace period or period of deferment, they may make interest payments or request the interest to be accrued.
- 1.073% loan origination fee will be deducted from the face value of the loan. After October 1, 2015 this will decrease to 1.068%
- The loan is disbursed in two equal parts, typically once a semester.


**Direct Grad PLUS Loan**

- No aggregate or annual limits on this loan. The limit is dictated by the student’s cost of attendance.
- 6.84% is the annual interest rate for loans disbursed between July 1, 2015 and June 30, 2016.
- This loan is unsubsidized. The borrower is responsible for interest that accrues while they are in school.
- There is no grace period for this loan.
- The loan goes into repayment (and begins accumulating interest) 60 days after the second disbursement, but is deferrable throughout attendance of at least half-time study at a post-secondary institution.
- 4.29% loan fee will be deducted from the face value of the loan. After October 1, 2015 this will decrease to 4.272%
- The loan is disbursed in two equal parts, typically once a semester.
- Loan is contingent on a credit check

Application for Federal Programs

Documents for Application

• FAFSA (Free Application for Federal Student Aid) available online at www.fafsa.ed.gov (required for all)
• GSAS Statement of Financial Resources (if required)

The following materials provide information that speed up the determination process and clarify the budget needs of the student:
• GSAS Supplement to the FAFSA
• Budget of expected resources and expenses for the current academic year

It is best to begin the process well in advance of when the loan proceeds or Federal Work-Study will be needed.

Traveling Scholars may apply for loans. Since long distance transactions may be cumbersome, students are advised to complete the application process early.

Students should be aware that providing false or misleading information can result in either a fine of up to $10,000 or imprisonment for up to five years, or both.

FAFSA (Free Application for Federal Student Aid)

• In order to electronically sign your FAFSA, you will need a PIN number from the Department of Education
• You must indicate that you want your FAFSA results sent to Harvard Graduate School of Arts and Sciences. Please note that there are several school codes for Harvard University – you must enter E00470 in step 6, question 103a for GSAS.
• If you need to make corrections, please do so and resubmit to the Department of Education. We will receive the updates electronically.
• All graduate students are considered independent; parental information is NOT required on the FAFSA.
• When a student files the FAFSA, the National Student Loan Data System (NSLDS) will complete an electronic match to ensure that students are in good standing on past financial aid they have received from schools previously attended.
• To receive any federal financial aid, the student must complete the Statement of Educational Purpose and Certification
Statement on Refunds and Default printed on the FAFSA application. Males between the ages of 18 and 25 must register with Selective Service.

- You can find more information on filling out the FAFSA on the Federal Student Aid website.

**IRS Data Retrieval Tool for the FAFSA**

- The FAFSA has an IRS Data Retrieval Tool that allows students to input their IRS tax return information needed to complete the FAFSA directly from the IRS. We recommend that you complete and file your taxes before filling out the FAFSA. This will ensure accuracy and reduce the need for corrections and additional information later. Please note it takes up to two weeks for IRS income information to be available for the IRS Data Retrieval Tool for electronic IRS tax return filers, and up to eight weeks for paper IRS tax return filers. If you do not use the IRS Data Retrieval Tool to provide tax information, you may be required to obtain an official tax transcript from the IRS. This can take time to obtain and may hold up your loan application.

- Using the IRS Data Retrieval Tool successfully requires two steps. First you need to select the IRS Data Retrieval option when prompted. You will then be redirected to a secure IRS website where you will need to give permission to the IRS to transfer your tax information to the FAFSA. Successfully matched data will be noted on the FAFSA as “Transferred from the IRS”.

**Budget of Expected Resources and Expenses for the Current Academic Year**

Please use actual figures and not those taken from published budgets, itemizing both your resources and expenses on a separate sheet.

Students’ individual budgets may be increased for allowable expenses above the standard student budget. These expenses must be itemized and documented. Allowable expenses include (but are not limited to):

- medical/dental expenses not covered by insurance
- degree-related travel and research expenses
- dissertation expenses
- child care expenses
Satisfactory Progress

Government regulations require that students must be registered and making satisfactory academic progress to be eligible for federal loans and work-study. Students in Grace or Unsatisfactory progress are not eligible for Federal Title IV aid. Satisfactory progress guidelines may be obtained from your academic department and are published in the 2015–2016 GSAS Handbook.

Satisfactory academic progress for Federal Title IV aid is based on a combination of both qualitative academic progress determined by the department and quantitative time to degree standards. GSAS policy states that students in PhD programs ordinarily will not be permitted to register beyond their tenth year in the Graduate School. PhD students registered past the G10 year are not eligible for Federal Title IV aid.

Verification

Federal regulations require the financial aid office to verify students’ eligibility for federal financial aid by confirming the accuracy of the information provided by the applicant.

During the application process, you may be randomly selected for verification. If selected, our office will notify you and provide information on the documentation required by the federal government. This may include submitting corrections to the FAFSA. Federal Title IV eligibility will be determined upon submission of all required documentation. Subsequent verification may be required following any changes in your Federal Title IV materials.

Documents Required for Receiving Federal Funds

- GSAS Financial Aid Worksheet and Resource Agreement
- GSAS Notice of Financial Support
- Master Promissory Note(s) and Entrance Counseling (loans only)
GSAS Financial Aid Worksheet and Resource Agreement

Before receiving federal funds, students must sign the Worksheet and Resource Agreement stating:

“As a recipient of US Department of Education Title IV funds (Ford Federal Direct Student Loans, Federal Perkins Loan, Federal Work-Study), I agree to monitor carefully my resources so as not to exceed the allowable budget as calculated. I agree to inform the GSAS Admissions and Financial Aid Office of any additional resources I earn or otherwise receive during the academic year. I understand that additional resources may result in a revision of my loan and/or work-study eligibility. Such revision could necessitate repayment of all or part of the Title IV funding I previously received in this academic year.”

Master Promissory Notes and Entrance Counseling

First-time borrowers to any federal loan program must complete a Master Promissory Note and Entrance Counseling prior to the first disbursement of their loan.

A student has the option to sign a 10-year Master Promissory Note which should be valid while registered at GSAS. Confirmation of the signed Master Promissory Note must be made before any funds are disbursed to the student. Direct Loan Master Promissory Notes must be completed online at studentloans.gov/myDirectLoan/index.action.

Entrance Counseling for Direct Loans must be completed online at studentloans.gov/myDirectLoan/index.action.

Students receiving a Perkins Loan will be given information on completing a Perkins Master Promissory Note and Entrance Counseling.
Department of Education Refund Policy for Federal Loan Programs

Federal regulations require that students receiving federal loan assistance toward tuition, fees, and living expenses must refund aid received to the Department of Education in the event that:

- the student fails to register for the period of enrollment for which they were charged and aid was awarded or;
- the student withdraws, drops out, takes an unapproved leave of absence, fails to return from an approved leave of absence, is expelled, or otherwise fails to complete the period of enrollment for which they were charged and aid was awarded.

The refund must be distributed in the following order:

1. Federal Direct Graduate Plus Loan
2. Ford Federal Direct Unsubsidized Loan
3. Federal Perkins Loan

If a student meets one of the above conditions and has received a Federal Perkins Loan for living expenses only, then a repayment may be required.

Students should contact their financial aid officer for specific details.

University Tuition Refund Policy for Students Who Withdraw

Registered students who formally withdraw from Graduate School are charged tuition according to the following schedule (the Active File Fee is not prorated):

**Fall - On or before**

- October 1: 1/4 tuition for the term
- November 8: 1/2 tuition for the term
- December 16: 3/4 tuition for the term
- After December 16: Full Tuition

**Spring - On or before**

- February 23: 1/4 tuition for the term
- March 25: 1/2 tuition for the term
- April 25: 3/4 tuition for the term
- After April 25: Full Tuition
Exit Counseling
Loan Exit Counseling is required each time a student drops below half time enrollment, graduates, or leaves school. Exit Counseling for Direct Loans must be completed online at studentloans.gov/myDirectLoan/index.action. You may also request an individual exit meeting with your financial aid officer. Please note that you must still complete the online Exit Counseling, even if you request an individual exit meeting. Perkins Exit Counseling is handled by the Student Loan Office and is completed online.

Deferment
For information about deferment, please visit studentaid.ed.gov/repay-loans/deferment-forbearance.

Repayment
For information about repayment, please visit studentaid.ed.gov/repay-loans. You can find a chart outlining the different repayment plans at studentaid.ed.gov/repay-loans/understand/plans.

Office of the Ombudsman
Established in 1998 amendments, the OSFA Ombudsman works with student loan borrowers to informally resolve loan disputes and problems involving Direct Loans, Federal Family Education Loans, Guaranteed Student Loans, SLS Loans, and Perkins Loans. For additional information visit their website at studentaid.ed.gov/redirects/ombudsman-ed-gov or call 877-557-2575.

TRAVELING FELLOWSHIPS
These fellowships include two Fulbright fellowship programs for research abroad – the Cultural Exchange Fulbright and the Fulbright-Hays – plus a sampling of Harvard fellowships for similar purposes. For full details on these and other fellowships, see Graduate Guide to Grants; Website: www.gsas.harvard.edu/fellowships.

Cultural Exchange Fulbright, Institute of International Education (IIE)
The Cultural Exchange Fulbright is awarded for study or research abroad, and is administered by the Institute of International
Education (IIE) on behalf of the US Information Agency. Around 800 awards for 122 countries are offered each year. The awards are for both Western and non-Western countries. Harvard graduate students must apply for these awards through the GSAS director of fellowships. Instructions are available at www.gsas.harvard.edu/current_students/fulbrights.php.

**Fulbright-Hays Dissertation Research Abroad Program (DDRA)**

The Fulbright-Hays Doctoral Dissertation Research Abroad Program (DDRA) is designed to contribute to the development and improvement of the study of modern languages and area studies in the US by providing opportunities for scholars to conduct doctoral dissertation research abroad. It may include all major world areas with the exception of Western Europe. The program is for those who intend a career in teaching and research. (Note: In contrast to the Cultural Exchange Fulbright, which is mainly for a stay in a single country, the DDRA program allows for stays in one or more countries depending on research needs. A Western European country may be included as one of the stays, if archival work or other research needs related to the non-Western project warrant such a stay.) Harvard graduate students must apply for these awards through the GSAS director of fellowships. Applications and instructions are available at www.gsas.harvard.edu/current_students/fulbrights.php. The 2015–2016 campus deadline was April 10, 2015.

**Social Science Research Council International Dissertation Research Fellowship**

The International Dissertation Research Fellowship (IDRF) Program supports the next generation of scholars in the humanities and social sciences pursuing research that advances knowledge about non-U.S. cultures and societies. Seventy-five fellowships will provide support for nine to twelve months of dissertation research. Individual awards will be approximately $20,000. No awards will be made for proposals requiring less than nine months of on-site research. Applications for the IDRF program must be submitted electronically using the SSRC’s Online Application Portal. For detailed information on application procedures, visit the IDRF website at www.ssrc.org/fellowships/idrf-fellowship or contact program staff at idrf@ssrc.org. The 2016–2017 application deadline date has been announced for November 5th, 2015.
TRAVELING FELLOWSHIPS ADMINISTERED BY THE COMMITTEE ON GENERAL SCHOLARSHIPS

Each year there is a competition for these fellowships administered by the Committee on General Scholarships (CGS). Deadlines vary through the fall. Additional information and application forms are available at www.scholarships.harvard.edu or 14 Story Street, 3rd floor, Cambridge, MA 02138.

The China Scholarship Council Exchange Program

Up to five full scholarships (including tuition, campus housing, health insurance, and stipend) and ten partial scholarships (tuition only) are offered for study or research at Chinese universities authorized to admit foreign scholarship students. The program is made possible through an agreement between Harvard University and the China Scholarship Council. Harvard undergraduates, graduate students, and faculty who are United States citizens are eligible to apply. The application requires a completed medical examination. Information is available during the fall semester from the Committee on General Scholarships.

The Harlech Scholars’ Trust Fund

In alternate years, this fund will enable a Harvard student from any department in the Graduate School of Arts and Sciences, or a senior from Harvard College, to study at New College, Oxford and will enable a graduate of New College, Oxford to study at Harvard. Candidates from Harvard must be US citizens and unmarried. The scholarship consists of an assured place at New College, Oxford (for which a separate application is not necessary); tuition and fees for the course of study; a maintenance grant; and the cost of roundtrip trans-Atlantic travel. The award is for one academic year and is not renewable.

Sinclair Kennedy Fellowships

This traveling fellowship is for an academic year of travel, study, and/or research outside the United States. It is available to students registered in any of the graduate schools or departments of Harvard who have already completed one full year of graduate study at Harvard at the time of nomination.
Frank Knox Memorial Fellowships

This fellowship provides Harvard University students with the opportunity to study in Australia, Canada, New Zealand, or the United Kingdom. It is available to students registered in any of the graduate schools or departments of Harvard who have already completed one full year of graduate study at Harvard at the time of nomination. Harvard College seniors are also eligible for this fellowship and are nominated by their house to OCS. Applicants must be US citizens.

Frederick Sheldon Fellowships

Sheldon Fellowships support research, study, and/or travel abroad or within the United States (although not at Harvard University or in the Boston area). While the Sheldon Fellowship permits travel in the United States, the primary intention of this fellowship is to help students spend an academic year abroad.

Luce Scholars Program

Each year, Harvard University submits two or three nominations to the Henry Luce Foundation for the Luce Scholars Program. Luce Scholars are placed in a work or internship situation and do not attend an academic institution. The intent of the program is to provide an intensive cultural experience in Asia for an outstanding group of young Americans from fields unrelated to Asian Studies who would not otherwise expect to have such an opportunity during the normal course of their academic or professional careers. Nominees are considered ineligible if they have professed career interest in Asian affairs or if it is their area of academic concentration. Nominees are also considered ineligible if they already have had significant exposure to East or Southeast Asia.

The Luce Scholars competition is open to Harvard College seniors, recent graduates of Harvard College, currently enrolled graduate students, and recent graduates of Harvard graduate or professional schools. Nominees must be US citizens who have not reached their 30th birthday by September 1 of the year they enter the program. Harvard College seniors, Harvard alumni, and faculty should apply directly to the Committee on General Scholarships. Graduate students must be nominated by the dean of their graduate or professional School, or the dean’s designated representative. Please see your School’s fellowship representative for further details.
Sciences-Po Exchange Fellowship (France)
This is an exchange program between Harvard University and the Institut d’Etudes Politiques (Sciences Po) in Paris. Students from Sciences Po may apply for Sciences-Po Exchange Fellowship to spend one academic year as a Special Student or Visiting Fellow at the Graduate School of Arts and Sciences at Harvard University. Interested students must apply for consideration before entering the U.S. and prior to the start of their Harvard program.

Augustus Clifford Tower Fellowship Fund
The Tower Fellowship provides Harvard University students with the opportunity to study at a French University for one academic year. The competition is open to seniors in Harvard College and currently enrolled graduate students in any school or department of the University. All applicants must have a Harvard College degree or be receiving one the year of nomination. GSAS students apply through the GSAS fellowship office. Preference for the Fellowship is given to US citizens. All applicants should have outstanding academic records and an advanced knowledge of written and spoken French. A Special Selection Committee will interview finalists in French.

Ecole Normale Superieure Exchange Program
This is an exchange program between Harvard University and the Ecole Normale Superieure. Seniors of Harvard College are eligible for this fellowship and apply directly to the Committee on General Scholarships. Graduate students must have completed one full year of graduate study at Harvard at the time of nomination and apply through the fellowship offices at their schools. Applicants must be US citizens.

Jorge Paulo Lemann Research Fellowships
The Jorge Paulo Lemann Fellowships support dissertation research for doctoral students at the Graduate School of Arts and Sciences whose work focuses on Brazil. The fellowships are made possible by the generosity of Jorge Paulo Lemann. (Please note that fellowships are also available for Brazilian citizens enrolling at Harvard University's School of Public Health, Graduate School of Education, or Kennedy School of Government.) Lemann research fellowships are awarded for one academic semester or year.
D.A.A.D (German Academic Exchange Service) Grants for Study and Research in Germany

An agreement between the D.A.A.D (Deutscher Akademischer Austausch Dienst, or German Academic Exchange Service) and Harvard University provides Harvard graduating seniors and graduate students the opportunity to apply for study or research scholarships in Germany. Applicants in all academic fields are welcome to apply and should have a well-defined study or research project that makes a stay in Germany essential. Applicants in the arts, humanities, and social sciences should have a strong command of the German language.

Study Scholarships are awarded to highly-qualified graduating seniors, graduate students, and recent Harvard University graduates of all disciplines to do independent study or to undertake a full Master’s degree in Germany. Research Scholarships are awarded to highly-qualified doctoral candidates (PhD candidates and other doctoral degrees) who wish to pursue research at German universities, institutes, or archives.

For more information, including information about the multi-step application process at Harvard, please contact the Committee on General Scholarships.
RESOURCES AT THE GRADUATE SCHOOL OF ARTS AND SCIENCES

EMPLOYMENT OPPORTUNITIES

Many students in the Graduate School contemplate undertaking employment during the academic year. The University offers a wide range of employment possibilities which are described briefly in this chapter.

Foreign students and their spouses who enter the country on non-immigrant or temporary visas are cautioned to investigate the possibilities and restrictions for employment within the United States. The Harvard International Office can provide guidance regarding these concerns.

TEACHING FELLOWSHIPS

Teaching fellows assist in the instruction of undergraduates as a portion of their training for their doctorate or, in exceptional cases, for their master’s degree. Teaching fellows must be full-time resident students of the Graduate School and must be registered for a total of four half-courses (or the equivalent in TIME) in each term.

Teaching appointments are assigned in various fractions of time. As a general rule, a teaching fellow should expect to spend roughly 10 hours a week in teaching, preparation, correction of class work and counseling for every one-fifth fraction assigned. The first year of teaching may require more preparation time. Certain government and outside awards, and all federal loans, impose additional restrictions on teaching and other employment. Students are required to abide by the terms of any outside award they receive.

Each department has its own procedures for appointing teaching fellows, but all are expected to post their openings each year. Humanities and Social Science departments do not offer teaching fellowships to first-year students. Eligible students may apply for a position by submitting a request to the appropriate departmental officer or course head.

In addition to a student’s own department, teaching appointments are available in such departments as General
Education, Expository Writing, History and Literature, Literature, Social Studies, and Women’s Studies.

Additional information on the teaching fellowship program can be found at www.gsas.harvard.edu/teaching_fellows/resources_for_teaching_fellows.php

**DUDLEY HOUSE FELLOWS**

Dudley House fellows are graduate student staff who organize and implement intellectual, cultural, athletic, public service, and social activities at Dudley House, the graduate student center. Fellows work closely with the House master, House administrator, GSAS administrators, and each other to enrich graduate student life at Harvard by engendering a sense of community.

Full Dudley fellows receive up to 10 meals per week in the Dudley House Dining Hall and a $3,000 stipend. Assistant fellows receive the meals and a $1,500 stipend. All Dudley fellows are guaranteed choice of housing in a GSAS Residence Hall if they wish to live there. Applications for Dudley fellow positions are available in January for the following academic year. For additional information, contact Susan Zawalich, Dudley House administrator, at (617) 495-2255 or zawalich@fas.harvard.edu.

**RESEARCH ASSISTANTSHIPS**

Some departments, especially those engaged in government-funded research projects, employ research assistants. Those students interested in this type of employment should contact their departments to inquire as to the availability of such posts.

**RESIDENT POSITIONS**

Proctors are members of the Freshman Dean’s staff. These students work under the direction of a senior advisor to create a comfortable social and academic community for approximately 20-40 freshmen. Proctors serve as academic counselors to this group, who are usually members of the residence unit. The application deadline falls on or near February 1 and the appropriate forms are available through the Freshman Dean’s office; Resident Tutors are members of the 13 undergraduate Houses. These students are appointed by the House masters, ordinarily in consultation with the relevant departments,
in the early Spring for the following academic year. More detailed information on these positions, including application procedures and expectations, can be found at the Office of Student Life at www.osl.fas.harvard.edu.

Undergraduate Houses also appoint non-resident tutors, who, in exchange for various duties, usually receive some meals and an opportunity to participate in House life. Additional information may be obtained at the various House offices.

For financial aid purposes, $10,830 is assumed as the value of in-kind compensation for a resident tutorship for the 2015–2016 academic year and $850 for the summer.

TUTORING
The Bureau of Study Counsel, which provides advice and counseling concerning study habits to both undergraduate and graduate students, maintains its own staff of tutors. Usually these tutors are undergraduates, although the Bureau welcomes interested graduate students to apply. The pay rate is approximately $14 per hour. Further information may be obtained by contacting the Bureau of Study Counsel, 5 Linden Street, (617) 495-2581 or visiting their website at bsc.harvard.edu.

GRADERS
Professors in a few departments hire graduate students to assist in grading undergraduate work. Graders are paid on the basis of the number of students enrolled in the course that term.

SUMMER SCHOOL
Some teaching assistants, graders, and dormitory proctors are employed by the Summer School. Qualified students should contact the professor teaching the appropriate course. Teaching assistants for courses to be taught by a visiting professor are usually selected by the department chair.

In some courses, usually language courses, graduate students are appointed as instructors for the Summer School. These decisions may also be made by the department chair in the fall.
OTHER UNIVERSITY EMPLOYMENT

Most offices at the University handle the hiring of their own part-time employees. Students should contact University offices directly if interested in such positions. The Student Employment Office also posts part-time job openings at www.seo.harvard.edu.

FELLOWSHIPS OFFICE

The Fellowships Office provides a range of services to assist graduate students in their search for fellowship funding, as well as dealing with many issues related to professional development.

Individual Counseling

Fellowships Director, Cynthia Verba, offers individual counseling as the centerpiece of fellowship and professional development services. Fellowship advice includes: feedback on drafts of fellowship proposals, strategies for clearly articulating the significance of the fellowship project, identifying appropriate fellowship opportunities, and getting effective letters of recommendation and faculty advice. Professional development advice deals with the following: defining goals at the various stages of the doctoral program and finishing the dissertation in a timely fashion, delivering papers at professional meetings, and submitting articles to journals or book manuscripts to publishers. For an appointment call 617-495-1814. Note: this service is available only to students and alumni/ae of Harvard GSAS.
What You Can Do to Prepare for a Counseling Session on Your Fellowship Proposal

• Prepare a draft of your proposal as early as possible. You should consult the written advice on proposal-writing and examine samples of winning fellowship proposals in the GSAS publication Scholarly Pursuits: A Guide to Professional Development During the Graduate Years, written by Fellowships Director, Cynthia Verba. It is available online, at www.gsas.harvard.edu/current_students/scholarly_pursuits.php (see Publications below for related fellowship publications).

• After receiving counseling on your proposal draft, keep polishing until it is a highly professional statement of purpose. If you wish further feedback on successive drafts, you can make additional appointments with the Fellowships Director.

• Throughout the process, consult faculty advisors and possibly seek advice from specialists in the field outside of Harvard.

• Attend grantsmanship workshops offered in the Professional Development Series—for dates, topics, and other information on fellowships, watch the Fellowships column in the GSAS Bulletin, available at www.gsas.harvard.edu/fellowships.

A graduate student who recently used the services of the Fellowships Office reported that they nicely complemented the specialized advice she was getting from her dissertation advisor. She found that it was helpful to get feedback from someone outside of the field, since selection committee members may come from a range of fields. The student also felt much freer to make multiple appointments to get feedback from the Fellowships Office, since this is precisely the kind of service that the office provides.

GSAS Fellowships Publications: These items are available online, at www.gsas.harvard.edu/fellowships.

Scholarly Pursuits: A Guide to Professional Development During the Graduate Years (also available in paper version to GSAS students and alumni/ae free of charge in the Dean’s reception area, Smith Campus Center, 3rd floor). It includes:

• samples of winning fellowship proposals, including examples of pre-dissertation and dissertation proposals
• samples of fellowship biographical essays
• a discussion of the student/faculty advising relationship
• a discussion of setting goals at the various stages of the doctoral program and proceeding through the program in a timely fashion
• a chapter on publishing work
• samples of curriculum vitas, résumés, and cover letters
• a discussion of the minority experience in the doctoral program
• a discussion of combining personal life and professional life

The Graduate Guide to Grants: It provides a comprehensive list of fellowships and grants for graduate students, with information updated on an ongoing basis; searches can be done for the following criteria: citizenship requirements, stage of graduate study, research abroad, fellowship deadlines organized by month, and many others.

Harvard Fellowships: These are some of the major fellowships for GSAS students, described individually on this web site, accompanied by application forms or application instructions. They include:

Fulbrights, FLAS, Graduate Society Term Time and Merit Fellowships, Kennedy, Knox and Sheldon and Lurcy Traveling Fellowships, and Harvard Summer School Tuition Waivers.

Standard Application Form for Dissertation Completion Fellowships offered by GSAS and participating Harvard Research Centers;

Standard Application Form for Summer Fellowships offered by GSAS and participating Harvard Research Centers.

Professional Development Seminars
The Fellowships Office offers a series of seminars, featuring guest speakers and covering some of the topics covered in individual counseling: how to write a polished fellowship proposal; how to get published, with an editor from the Harvard University Press as one of the speakers; tips for surviving the dissertation—how to choose a dissertation topic, strategies for the research stage, strategies for keeping momentum going in the writing stage and finishing in a timely fashion. The seminars are announced in the GSAS Bulletin and on the GSAS website.
Fellowship Workshops Offered On-Site for Individual Departments

GSAS students or department administrators have arranged for the Director of Fellowships to come to individual departments to offer informational fellowships seminars. This allows the discussion to be more focused on the fellowship questions and needs of particular disciplines. To arrange a meeting, e-mail cverba@fas.harvard.edu or call 617-495-1814.

Timing of Fellowship Applications

Most fellowships must be applied for approximately one year before support is needed. Many fellowship deadlines occur during the fall of the previous year. For example, Fulbright applications have a September deadline. (Fellowship tenure roughly coincides with the academic calendar.)

This means that it is essential to plan ahead, both in terms of identifying fellowship opportunities and in thinking about the application process. To overcome the difficulty of writing a proposal so far in advance, it is important to keep in mind that a proposal is a projection of what you expect to accomplish in the future, offering sufficient reason for why your plans are promising, rather than a statement with definitive conclusions. Many students find that the summer is a good time to prepare for the application process since life slows down a bit, and since deadlines, as noted, often occur in early fall.

Fellowship Highlights: A Reminder to First-Year Graduate Students

There are several fellowships available to students who are at or near the beginning of graduate study. They normally require US citizenship or permanent residence status, and many of these have a deadline in early Fall. Application forms in most cases are online and can be downloaded. Examples are the NSF, the Hertz, and the Ford Foundation Diversity Fellowships (Predoctoral).

For details and a more complete list of early fellowships, see www.gsas.harvard.edu/fellowships.

If you have applied for any of the above fellowships in the past and have failed to win one, fellowship counseling can give you a better chance of winning on the second try—several students have done so.
Fulbrights and Other Traveling Fellowships

The Fellowships Office also administers the major Fulbright competitions; GSAS students must apply for Fulbrights through this office. To be eligible you must be a US citizen (or in the case of Fulbright-Hays, a permanent resident). All eligible students who need to do research abroad should be sure to apply for a Fulbright; Harvard GSAS students have a good winning record for these highly prestigious fellowships, and they are no harder to win than internal Harvard traveling fellowships (which you may apply for as well). Be aware that deadlines occur in early September.

Information on the GSAS application process is available at www.gsas.harvard.edu/current_students/fulbrights.php. The major internal traveling fellowships are the Kennedy, Knox, and Sheldon; the Lurcy supports research/study in France. For full descriptions, go to www.gsas.harvard.edu/current_students/harvard_fellowships.php.

Traveling scholars will also want to be sure to make use of two special Harvard resources:

Harvard research centers devoted to area studies play host to scholars from all over the globe. They normally offer seminars and related activities open to members of the community. Students often find they have the opportunity to meet scholars from the very countries that are their research destinations. This, in turn, can help to strengthen the fellowship application.

Harvard language departments are invaluable for the languages required for research abroad. They also provide language evaluations required by Fulbright and other traveling fellowships (even for those who have not enrolled in language study at Harvard).

Applying for Harvard Fellowships Where Department Nominations are Required

Many GSAS fellowship competitions require department nomination. It is important for students to realize that THEY must begin the process by applying to the department for their own nomination. Be sure to find out the department application deadline for any competition where department nomination is required and start that process. Don’t wait for someone else to anticipate your interest or need.
OFFICE OF FINANCIAL AID

Mohan Boodram, dean for admissions and financial aid

Judy Mehrmann, assistant director of financial aid, natural sciences

Tracey Newman, financial aid officer in the natural sciences

Maggie Dunphy, staff assistant, natural sciences

Bob LaPointe, assistant director of financial aid, humanities

Lisa Simpson, financial aid officer in the humanities

Jake Gray, staff assistant, humanities

Jillian Deibold, staff assistant, humanities

Emily Burns, assistant director of financial aid, social sciences

Alison Van Volkenburgh, financial aid officer in the social sciences

Tawnya Charters, staff assistant, social sciences

Caitlin Weaver, staff assistant, social sciences

Alex Kent, financial aid officer in the social sciences

Karen Lownsbury, staff assistant, social sciences

Laura Pascale, teaching fellows coordinator
GSAS FINANCIAL AID STAFF BY DEPARTMENT/COMMITTEE

HUMANITIES

Bob LaPointe, assistant director for financial aid
Lisa Simpson, financial aid officer
Christina Tucker, staff assistant
Jake Gray, staff assistant

Bob LaPointe
- African and African American Studies
- Celtic Literatures and Languages
- Comparative Literature
- English
- Film and Visual Studies
- History of Art and Architecture
- Linguistics
- Music
- Philosophy
- Slavic

Lisa Simpson
- Classics
- East Asian Languages and Civilizations
- Germanic Languages and Literatures
- Inner Asian and Altaic Studies
- Near Eastern Languages and Civilizations
- Regional Studies – East Asia
- Religion
- Romance Languages and Literatures
- South Asian Studies
SOCIAL SCIENCES

Emily Burns, assistant director for financial aid
Alex Kent, financial aid officer
Alison Van Volkenburgh, financial aid officer
Tawnya Charters, staff assistant
Caitlin Weaver, staff assistant

Emily Burns
Anthropology
Education
Health Policy
Human Evolutionary Biology
History
Middle Eastern Studies
Political Economy and Government
Public Policy

Alison Van Volkenburgh
American Studies
Architecture and Urban Planning
Government
History of Science
Psychology
Regional Studies – Russia, Eastern Europe, Central Asia
Social Policy
Sociology

Alex Kent
Business Economics
Economics
Organizational Behavior
NATURAL SCIENCES

Judy Mehrmann, assistant director of financial aid
Tracey Newman, financial aid officer
Maggie Dunphy, staff assistant
TBD, staff assistant

Judy Mehrmann
- Biology, Medical Sciences
- Biology, Molecular and Cellular
- Biology, Organismic and Evolutionary
- Biological Sciences in Dental Medicine
- Biological Sciences in Public Health
- Biophysics
- Biostatistics
- Chemistry and Chemical Biology
- Chemical Biology
- Chemical Physics
- Systems Biology

Tracey Newman
- Astronomy
- Earth and Planetary Sciences
- Engineering and Applied Sciences, School of Mathematics
- Physics
- Statistics
USEFUL WEBSITES AND CONTACT INFORMATION

GSAS Admissions and Financial Aid
www.gsas.harvard.edu
617-495-5396

Harvard University Health Services/Student Health Insurance
huhs.harvard.edu
hushp.harvard.edu/
617-495-5711 (HUHS)
617-495-2008 (Insurance)

Committee on General Scholarships
www.scholarship.harvard.edu
617-496-9367

GSAS Fellowships Office
www.gsas.harvard.edu/current_students/fellowships_office.php
617-495-1814

GSAS Residence Halls
www.gsas.harvard.edu/current_students/housing.php
617-495-5060

Harvard University Housing
www.huhousing.harvard.edu
617-496-7827

International Office
www.hio.harvard.edu
617-495-2789

Payroll (TF and RA)
vpf-web.harvard.edu/ofc/payroll/index.shtml

Registrar
www.registrar.fas.harvard.edu
617-495-1543
Scholarships/Sponsored Billing
isites.harvard.edu/icb/icb.do?keyword=k69147&tabgroupid=icb.
tabgroup106890
617-496-8050

Student Affairs
www.gsas.harvard.edu/current_students/academic_life.php
617-495-1814

Student Billing Information/Monthly Payment Plan
isites.harvard.edu/icb/icb.do?keyword=k69147
universitysfs.harvard.edu/icb/icb.do
617-495-2739

Student Employment
seo.harvard.edu
617-495-2585