

# GRADUATE SCHOOL FUNDING OPTIONS

Students have a plethora of financial aid options to help fund their graduate studies including graduate assistantships, fellowships, grants, scholarships, and student loans.



## GRADUATE ASSISTANTSHIPS

- Generally provide a monthly stipend, plus tuition and health care benefits
- Have a part time service requirement: teaching a course (TA), assisting with research (RA), or administrative duties
- Campus offices may hire graduate assistants (GA) to work with undergraduates and in turn provide them with housing, tuition, or stipend
- Have a time commitment that depends on the appointment (typically 20hrs/week)
- Provide training, experience, and an opportunity to network in your field



## GRADUATE FELLOWSHIPS

- Monetary awards to subsidize costs such as tuition, housing, healthcare or professional growth
- Allow you more time to pursue your own academic and research priorities because they generally do not have a service requirement and are often merit based
- Build your resume and open the door to many future opportunities
- May come from your academic program, the graduate school/university, or external source (government agencies, foundations/research organizations related to your field of study)



## GRANTS

- Typically issued through the federal government and distributed by an institution
- Does not require repayment
- Often provided based on financial need



## SCHOLARSHIPS

- Typically issued by the institution or a specific academic department
- Merit-based funds
- Application criteria and process vary by institution



## EMPLOYER BENEFITS

- Tuition assistance offered by an employer to an employee working full time while taking classes part-time



## FEDERAL STUDENT LOANS

Complete a Free Application for Student Aid (FAFSA) to qualify for student loan programs such as Federal Direct (Stafford) loans, Federal Perkins Loans, and Federal work study funds.



## FEDERAL WORK STUDY

- Provides students with demonstrated financial need part-time work opportunities that allow them to earn income while they are in graduate school
- Majority of jobs are on campus (libraries, student affairs offices, etc.), but some off-campus jobs might also be available

## ADDITIONAL RESOURCES

[Peterson's  
Scholarships.com](https://www.petersons.com/scholarships)

[USD Alumni Association Scholarships](#)

[GradSchools.com](https://gradschools.com)  
[Federal Student Aid](#)