

# Graduate Awards and Other Financial Assistance for Graduate Students

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## Graduate School

102 Roudebush Hall  
phone: 513-529-3734  
[www.MiamiOH.edu/graduate-school](http://www.MiamiOH.edu/graduate-school)

## Office of Student Financial Assistance

## One Stop

100 Nellie Craig Walker Building  
phone: 513-529-0001  
[www.MiamiOH.edu/OneStop](http://www.MiamiOH.edu/OneStop)

## Graduate Awards

### Award Information

You must be admitted to the Graduate School with regular standing to be considered for a graduate award.

If you meet the minimum undergraduate grade point average required for admission with regular standing, you may be appointed to a graduate assistantship for one academic year with the possibility of reappointment contingent upon achievement of a 3.00 graduate grade point average, satisfactory performance of your graduate assistant duties, and the continued availability of funding, among other factors. However, award of a graduate appointment involves no commitment for continued support by the university for subsequent years.

You may not hold more than one graduate award for any given semester or academic year.

A graduate award holder cannot hold any other employment at Miami University during the term of the graduate award unless recommended by the department chair and approved by the graduate dean via a graduate student petition. International students (those with F-1 and J-1 visas) are allowed to work a maximum of 20 hours per week while classes are in session (this includes assistantship duties). An international student who holds a partial graduate assistantship (e.g., 10 hours per week) may request permission to hold additional employment as long as the total number of hours worked per week between the assistantship and additional employment does not exceed 20 hours.

### To Apply for a Graduate Award

To receive a graduate award you must be recommended by your department following your application and admission by the Graduate School. Contact the department to which you are applying for specific application requirements and deadlines. For a listing of graduate programs, visit the Graduate School website.

## Academic Responsibilities

You must maintain satisfactory progress toward your degree in order to assure continuance as a grant-in-aid holder or graduate

assistant. Satisfactory progress means meeting minimum registration requirements, maintaining a cumulative grade point average of at least 3.00, and fulfilling academic requirements for your degree as determined by your department or program. Failure to achieve such progress may result in the revocation of the award.

## Award Acceptance

The university adheres to the resolution adopted by the Council of Graduate Schools in the United States. The resolution provides that if an award recipient accepts an award before April 15, the recipient will have complete freedom through April 15 to resign in order to accept another appointment. After April 15, however, the recipient may not accept another award without obtaining a formal release from the first commitment.

## Graduate Students' Achievement Fund

The Graduate School sponsors this program to recognize significant achievements in research or creative activities by graduate students. Achievement is defined as completed research or other creative activity that has been recognized by an external organization or selected by an academic department for regional or national presentation. Award is subject to the availability of funds. Contact the Graduate School for more information.

## Other Financial Assistance

In addition to awards administered through the Graduate School, graduate students may be eligible for Federal Direct Unsubsidized Loans, Federal Direct PLUS Loans for graduate students, and private loans. Campus employment is also available. To be considered for all available financial aid, students must file the Free Application for Federal Student Aid (FAFSA). Miami's priority filing deadline for the FAFSA is **February 1**. The FAFSA is available at [fafsa.gov](http://fafsa.gov). Miami University's Federal School Code is **003077**.

International students are not generally eligible for federal student aid.

For additional information contact the One Stop, 100 Nellie Craig Walker Building, 513-529-0001 or visit the website at [MiamiOH.edu/OneStop](http://MiamiOH.edu/OneStop).

## Cost of Attendance and Financial Aid Eligibility

The student's Cost of Attendance (COA) is estimated based on state of residence, and enrollment status. The COA includes tuition, fees, course fees, housing and food estimates, and the Non-Resident Surcharge for non-resident students. The COA also includes estimates for books, course materials, supplies and equipment, transportation, and miscellaneous personal expenses such as personal hygiene, laundry, clothing, etc.. A student may not receive financial aid in excess of the COA. If a student receives a graduate assistantship, that amount is considered an additional resource and is used in the formula to determine financial need. In order to remain compliant with federal regulations, the amount of a graduate assistantship is subtracted from the COA to determine the student's remaining financial aid eligibility. This may result in a decrease in the amount of loan eligibility. Example: If a student's COA is \$30,000 and they receive a graduate assistantship for \$10,000, the student will have financial aid eligibility of \$20,000 and can only borrow up to that amount (if they receive no other aid resources). You can find more

loan information for graduate students by visiting [MiamiOH.edu/loans](http://MiamiOH.edu/loans).

## Federal Direct Loan Programs

Eligible students filing the FAFSA will be considered for the Federal Direct Loan Programs. Upon verification of eligibility, completion of a Master Promissory Note, and Entrance Counseling (if a first time borrower at Miami), the loan funds will be credited to the student's Bursar account in accordance with Miami's disbursement schedule.

Need is not a factor in determining eligibility for a Federal Direct Unsubsidized Loan. With a Federal Direct Unsubsidized Loan, interest begins to accrue on the day the loan is disbursed to a student's account and continues until the loan is paid in full. Repayment of the interest is deferred while a student is in school and attending at least 5 graduate credit hours per semester. Graduate students may borrow up to \$20,500 in unsubsidized loans per academic year.

The maximum total debt aggregate limit for a graduate student is \$138,500 (including undergraduate study and only \$65,500 may be in subsidized loans). Direct Loan interest rates are determined each July 1. For more information about current rates visit [studentaid.gov](http://studentaid.gov).

To be eligible for the Federal Direct PLUS Loan for graduate students, students must be enrolled at least half-time (5 graduate credit hours per semester) in a Master's degree or professional program and meet all general eligibility requirements for Federal Student Aid. In addition, students must not have an adverse credit history (a credit check will be performed). Interest begins to accrue on the day the loan is fully disbursed to a student's account and continues until the loan is paid in full. While you are enrolled in school, you will automatically be placed in an in-school deferment status that allows postponement of payment on the PLUS loan until you graduate or drop below 5 graduate credit hours. There are no set annual or aggregate limits on the PLUS loan amount. However, you may only borrow up to your cost of attendance (COA) minus any other financial aid you receive. The interest rate for the PLUS loan and rates are determined each July 1. For more information about current rates visit [studentaid.gov](http://studentaid.gov)

## Private Loans

Miami will certify a private loan from any lender. Terms, fees, and borrowing limits of private loans differ. The yearly amount cannot exceed the annual cost of attendance minus other financial aid and resources. Private loans are not federally guaranteed and do not require filing the FAFSA. For more information on obtaining a private loan, visit [MiamiOH.edu/loans](http://MiamiOH.edu/loans).

## Student Loan Code of Conduct

The guiding principles for ensuring the integrity of the student aid process and the ethical conduct of employees in regard to student loan practices are provided in the Miami University Student Loan Code of Conduct.

## Campus Employment

The Department of Human Resources coordinates all student employment on campus. Graduate student wages may vary according to skills or responsibilities. Campus job openings are posted on the Human Resources Student Employees page.

If you hold an assistantship and want to work on campus any hours beyond your assistantship duties, you must first obtain permission from your department and the Graduate School.

## Notification of Awards

Students filing their FAFSA by the filing deadline of **February 1** should receive their award notification prior to June 1.

Students must report any outside resources or additional awards they will receive (e.g., graduate assistantship, outside scholarships, dissertation scholarships, fee waiver, tuition assistance, etc.). These additional awards may impact Federal Direct Loan eligibility. These resources should be reported on the Financial Aid Offer tab in Banner 9 Self Service - Financial Aid

## Veterans

Veterans who intend to enroll at Miami should contact the Veterans Affairs (VA) Administration at 1-888-442-4551 to determine their GI Bill eligibility. To apply for benefits, complete the online application at [www.vabenefits.vba.va.gov/vonapp](http://www.vabenefits.vba.va.gov/vonapp). Veterans also need to submit an enrollment form to the Veterans Certifying Official at [MiamiOH.edu/veterans](http://MiamiOH.edu/veterans). Then select the appropriate program and entry term under "VA Benefit Request Forms".

To be assured of advance payment, initial paperwork should be submitted to the Veterans Affairs Administration 45 days before classes begin. For more information or to contact the Veterans Certifying Official at Miami visit [MiamiOH.edu/OneStop](http://MiamiOH.edu/OneStop), email [veterans@MiamiOH.edu](mailto:veterans@MiamiOH.edu), or call 1-513-529-0001.

Additional financial assistance is available to most veterans through programs described in this section.

## International Students

International students who do not meet citizenship requirements for federal aid programs should contact the Graduate School or the appropriate academic department for information on the types and amounts of specific aid available for international students at [MiamiOH.edu/graduate-school](http://MiamiOH.edu/graduate-school).

## Types of Awards

Most award recipients work in departments of their field of study. Graduate assistantships and doctoral associateships, however, are also available in other offices, such as the library, the Bernard B. Rinella Jr. Learning Center, university advancement, and intercollegiate athletics. Information is available from Academic Personnel Services, 513-529-6724, and the Graduate School, 513-529-3734.

**Graduate assistantships** are for holders of a baccalaureate degree seeking an advanced degree. These awards carry a stipend for a maximum of half-time duties for one or two semesters and can vary in the amount of stipend and percent of fee waiver. Details of your award are stated in your letter of offer. A one or two semester assistantship award includes a fee waiver for the summer term immediately preceding or following the year of appointment. Graduate assistants with half-time duties for one or two semesters are granted remission of a percentage of the graduate instructional, basic general, and out-of-state fees for the period of appointment and for the summer term immediately preceding or following the year or appointment. You will also be required to pay the remaining general fee (reduced), which includes the technology fee, facilities fee

(including Armstrong Student Center) and transit fee. Fee increases for 2020-2021 will be determined at the June meeting of the Board of Trustees. For additional information regarding fees, charges, and regulations regarding refunds see [MiamiOH.edu/OneStop](http://MiamiOH.edu/OneStop). Graduate assistants have two options for payment of fees: pay in full at the start of each semester, or use the payroll deduction program.

Graduate assistants must carry between 9 to 18 hours of graduate courses each semester; however, Master of Arts in Teaching degree candidates in teacher education may carry nine graduate hours plus at least one undergraduate course each term. Duties normally occupy 18 to 20 hours per week. Some programs have additional fees.

**Dissertation scholarships**, for doctoral candidates at dissertation stage, are service free and carry a stipend that is determined by the student's department. Dissertation Scholars are granted remission of a percentage of the graduate instructional, basic general, and out-of-state fees for the period of appointment and for the summer term immediately preceding or following the year of appointment. You will also be required to pay the remaining general fee (reduced), which includes the technology fee, facilities fee (including Armstrong Student Center) and transit fee. Fee increases for 2020-2021 will be determined at the June meeting of the Board of Trustees. For additional information regarding fees, charges, and regulations regarding refunds see the following link: [MiamiOH.edu/OneStop](http://MiamiOH.edu/OneStop).

**Graduate grants-in-aid** are waivers of instructional fee and out-of-state tuition. There is no cash stipend. No duties are required. These grants are available for one or both semesters and/or summer terms to U.S. and international students who are in need of financial assistance, have strong academic records, and show considerable promise of future attainment. These grants are for students in continuous full-time study leading to a degree; they are not available to part-time students, CGS students, and students whose full-time study is limited to summer terms. Continuance or renewal of a grant is dependent upon satisfactory progress toward a degree. To apply for this grant, you must submit an official application form before March 1 for the following summer term or for the following academic year. You must apply for this award annually.