

Stanford

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Summary

Admitting degree programs are responsible for determining the level of financial support to be offered to students. This policy defines elements of financial support and general guidelines for implementation.

Policy

Graduate students at Stanford may receive funding from a variety of sources. University fellowships, research assistantships, and teaching assistantships are offered primarily to doctoral students. In some cases, master's students also may receive fellowships and assistantships. In addition, outside agencies provide fellowships to many Stanford graduate students. Students without fellowships or assistantships, and those whose funding does not cover all of their costs, may need to use student loans, savings, other personal assets, a spouse's earnings, or parental support to meet their educational expenses.

Graduate financial support is largely controlled and administered by academic departments and programs. The department decides who receives these forms of financial support, and at what level the graduate student will be supported.

Authority:

- [Vice Provost for Graduate Education](#) [1] (policy)
- Departmental Office (implementation)

Applicability:

All matriculated graduate students and programs. See GAP 7.4, [Postdoctoral Scholar Support](#) [2], for guidance related to Postdoctoral Scholars.

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1. Definitions

Further discussion of the topics below can be found in the associated policies in this chapter of the GAP handbook and at the [Financial Aid Office web site for graduate students](#) [3] and in the [Administrative Guide](#) [4].

Estimated Graduate Student Expenses (Federal “Cost of Attendance” Budget)

The Financial Aid Office, in consultation with other Stanford offices, develops and publishes an annual budget as an estimate of graduate student educational and living expenses. Two budgets are produced annually, including estimated costs for single graduate students living on campus and living off campus. Estimated cost categories include tuition, housing, food, transportation, books/supplies, medical insurance and other personal expenses.

The annual estimated graduate student expense budget for on-campus students is published on the [Financial Aid Office](#) [5] web site. This budget is intended to convey a reasonable expectation of the cost of attending Stanford University and of living in the area of the university.

This published budget is used for the following two purposes related to federal regulations:

- international applicants for graduate study use this budget to verify the necessary financial resources to request F-1 visa status, as required on the I-20 Request for Student F-1 Visa, Financial Resources Certification
- the Financial Aid Office uses this budget to determine eligibility for student loans (e.g., federal Perkins, Direct Subsidized and Unsubsidized, and Graduate PLUS) and federal work-study appointments.

In addition, this annual budget also informs the process of setting annual minimum salaries for research and teaching assistantships at Stanford.

Fellowships

Fellowships are a form of graduate student support that typically includes a stipend to pay living expenses and tuition support. No employment is expected in return for a fellowship; it is awarded on a merit basis to assist a student in the pursuit of a degree (see GAP 7.2, [Fellowships and Other Stipend Support](#) [6]).

A "full fellowship" is defined as one that provides the same amount of support as a 50% FTE assistantship, at the [minimum salary level](#) [7] established by Stanford University and providing the equivalent level of tuition support. Because full fellowships are intended to enable students to work exclusively on their studies, concurrent hourly employment is limited to eight hours per week. Students on full fellowships may hold a concurrent research or teaching assistantship appointment up to a maximum of 25% with no additional hourly employment.

Fellowships may be provided by Stanford University, using central university, school or departmental sources of funds, or they may be provided through external funding sources. Fellowships from multiple sources may be combined to support a student, subject to the requirements of the individual fellowship program.

A "named fellowship" is an award of financial support defined programmatically and identified as a particular source of funding (e.g., Stanford Graduate Fellowships, Lieberman Fellowships, and other named school or departmental fellowships). Named fellowships are generally only available to matriculated Stanford graduate students.

Assistantships

Assistantships are a form of graduate student employment, earning a compensation package (including both salary and tuition allowance) for the performance of research or teaching services to the University as part of the student's academic and professional training and development. Matriculated graduate students may be appointed as a Research Assistant (RA) or as one of the categories of Teaching Assistant (TA). See GAP 7.3, [Assistantships](#) [8].

Tuition Allowance

Tuition Allowance (TAL) is the tuition component of the assistantship compensation package. The cost of TAL is shared between University general funds (or Medical School funds, in the case of assistantships funded by that school) and the school, department, and/or sponsored project funds providing the assistantship. TAL is paid for a full quarter (see GAP 7.3, [Assistantships](#) [9]).

Stipend

Fellowships typically provide a stipend, or a living allowance, to a student. Stipends are intended to provide financial support to the student while completing their education, they are processed through the Student Financial Services department, and they are normally paid to graduate students at the beginning of each quarter. Other one-time payments to students, e.g. honoraria-type payments or payments to cover the expense of the student's books or supplies, are paid as stipends. Stipends are normally taxable income, but are not subjected to withholding except in the case of some international students. See [tax information for students](#) [10].

Salary

Assistantships pay a salary to the student, as compensation for services provided either in a teaching or research role. RAs and TAs receive a Stanford paycheck twice each month, on the same schedule as other university employees, and are subject to withholding of employment taxes with the exception of Social Security and Voluntary Disability Insurance. See [tax information for students](#) [10].

Hourly Employment

Graduate students may be employed and paid for work incidental to the student's course of study. Such employment is not considered an assistantship appointment and it generates no Tuition Allowance. Note that hourly employment for teaching or research services should not be used in lieu of a TA or RA appointment, where the work would otherwise qualify for assistantship compensation.

Hourly employment is processed through Payroll and not through GFS. U.S. students appointed to a 50% assistantship, or holding a full fellowship, are limited to an additional eight hours of hourly employment per week. Additional limits apply to international students (see [On-Campus Employment for International Students](#) [11]).

See Administrative Guide Memo 10.2.2, [Graduate Student Hourly Employment](#) [12].

Graduate Financial Support (GFS)

The GFS system is the PeopleSoft application used at Stanford to administer assistantships and fellowships for graduate students and postdoctoral scholars.

Cardinal Care Subsidy

Enrolled graduate students with financial support (an assistantship or non-tuition fellowship), who are enrolled in Stanford's Cardinal Care insurance plan and who do not have outside support paying the full cost of their insurance, will receive a Cardinal Care subsidy payment from Stanford University as follows:

A subsidy in the amount of 50% of the cost of the quarterly premium will be applied to the student's university bill if the student has:

- an assistant appointment of 25% or more in the quarter
- a fellowship paying a non-tuition stipend at or above the minimum salary for a 25% assistantship (CA or RA) in the quarter.

A subsidy in the amount of 25% of the cost of the quarterly premium will be applied to the student's university bill if the student has:

- an assistantship appointment of less than 25% in the quarter
- a fellowship paying a non-tuition stipend at or above the minimum salary for a 10% assistantship (CA or RA) in the quarter.

To qualify for this insurance payment, the student's financial aid must be fully processed by the first payroll deadline of the quarter.

Students not meeting the above criteria are not eligible for a Cardinal Care subsidy from Stanford University. Departments wishing to make a health insurance payment for their students may do so at any time using their own funds (see GAP 7.2, [Fellowships and Other Stipend Support](#) [6]).

Sick Leave

Enrolled graduate students who are employed by Stanford University, either with a Graduate Student Assistantship or Graduate Student Hourly employment are eligible for sick leave. Sick time provides a mechanism to pay student employees when they are unable to perform their scheduled work responsibilities due to illness or for other related reasons. Students with research or teaching assistantship appointments or with hourly employment, may use sick time for themselves or a family member: for absences due to illness; for preventive care or diagnoses, care, or treatment of an existing health condition; or for purposes related to domestic violence, sexual assaults, or stalking (see Administrative Guide chapter 10, [Student Employment and Assistantships](#) [4]).

Approvers: Home Department and Financial

Home Department Approvers (HDA) are departmental staff who are responsible for assuring that individuals receiving support through GFS are eligible for that support, and that the support has been provided in conformance with applicable policy.

Financial Approvers are staff members who are responsible for verifying that the support being provided through GFS is coming from appropriate sources, and that the account being used to provide that support has sufficient funds to cover the expense.

In some circumstances, an individual may be both a Home Department and a Financial Approver.

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2. General Eligibility Requirements

Registration, Enrollment, and Limitations

Financial support allows graduate students to focus on their studies, enabling them to make expeditious progress towards their degree. For this reason:

- during the quarters of the academic year (Fall, Winter and Spring), a graduate student must be enrolled in [full-time status](#) ^[13] (typically 8 units or more) or appropriately enrolled in an approved [special registration status](#) ^[14] in order to receive graduate support (fellowship or assistantship). During the summer quarter, a student must be enrolled for at least one unit in order to receive graduate support (fellowship or assistantship); however, specific departments or programs may provide summer stipends without concurrent enrollment if there is no expectation of academic progress or significant use of university resources
- during both the academic year and summer quarter, specific degree-programs or specific fellowships may have higher enrollment requirements
- during the quarters of the academic year, the maximum assistantship appointment is 50%, providing salary for about 20 hours of work per week. During the summer, the maximum assistantship appointment is 90% (36 hours per week) with less-than-full-time study
- during the quarters of the academic year, concurrent hourly employment is limited to eight hours per week for U.S. students with a 50% assistantship appointment or a full fellowship, and students with full fellowships may not be concurrently appointed to more than a 25% assistantship. For summer quarter combinations of fellowship, assistantship, and/or hourly employment please refer to [Admin Guide 10.2.2](#) ^[15]
- International students and other visa holders are governed by the [appropriate immigration regulations](#) ^[16] limiting the number of hours they may work while in the United States.

Note: GFS will not automatically disburse fellowship support (stipend or tuition payment) or the tuition allowance (TAL) associated with an assistantship until a student meets enrollment requirements. However, assistantship salary will disburse without regard to enrollment, so departments and students must carefully monitor to ensure the student either enrolls appropriately or the salary is charged to an appropriate category of hourly pay.

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3. Funding from Multiple Sources

Acceptance of an award of financial support from Stanford obliges the student to inform the department of any other aid received. The Stanford award may be adjusted.

Because graduate students often receive funding from multiple sources while at Stanford, it is important to know and abide by the policy conditions of each funding source. Receiving financial support from one source may prohibit additional support from another. See, for example, requirements related to [Supplemental Pay for Stanford students on an NSF Graduate Research Fellowship](#) ^[17] [pdf form].

There are formal limits on the number of hours a student may be employed in Stanford hourly employment when also financially supported by assistantships or fellowships, see Administrative Guide Memo 10.2.2, [Graduate Student Hourly Employment](#) ^[12].

In cases where a student has multiple sources of funding for tuition or health insurance, outside funds must be used before university funds. TAL is the second source of funds to be used to pay tuition, and the university Cardinal Care subsidy is the second source of funds used to pay for insurance. School and department funds are the last source of funds to be applied to support graduate students.

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Related Content:

Related Policies

- GAP 2.1, [Admitting Graduate Students to Matriculated Study](#) [18]
- GAP 6.1, [Graduate Tuition Categories](#) [19]
- GAP 6.2, [University Fees](#) [20]
- All other documents in GAP [Chapter 7](#) [21]

Related Bulletin Sections

- [Graduate Financial Aid](#) [22]

Related Information and Forms

- [Graduate Financial Support \(GFS\) Policy Manual](#) [23]
- [Student Employment and Assistantships](#) [4], Administrative Guide Chapter 10
- [Graduate Student Assistantships](#) [24], Administrative Guide Memo 10.2.1
- [Graduate Student Hourly Employment](#) [12], Administrative Guide Memo 10.2.2
- [Sick Time for Student Hourly Employees](#) [25], Administrative Guide Memo 10.3.1
- [Financial Aid Office](#) [3]
- [Student Financial Services](#) [26]
- [On-Campus Employment for International Students](#) [27]
- [Tax Information for Students](#) [28]
- [Supplemental Pay for Stanford students on an NSF Graduate Research Fellowship](#) [17] [pdf form]

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Links

[1] <mailto:vpge@stanford.edu?subject=GAP%20Inquiry>

[2] <https://gap.stanford.edu/handbooks/gap-handbook/chapter-7/subchapter-4/page-7-4-1>

[3] <http://www.stanford.edu/dept/finaid/grad/>

[4] <https://adminguide.stanford.edu/chapter-10>

[5] <http://www.stanford.edu/dept/finaid/grad/budget/index.html>

[6] <https://gap.stanford.edu/handbooks/gap-handbook/chapter-7/subchapter-2/page-7-2-1>

[7] <https://gap.stanford.edu/RATAsalary.html>

[8] <https://gap.stanford.edu/7-3.html>

[9] <https://gap.stanford.edu/handbooks/gap-handbook/chapter-7/subchapter-3/page-7-3-1>

[10] <http://studentaffairs.stanford.edu/sfs/tax>

[11] http://icenter.stanford.edu/students/current/employment_onsite.html

[12] <https://adminguide.stanford.edu/chapter-10/subchapter-2/policy-10-2-2>

[13] <http://exploreddegrees.stanford.edu/academicpoliciesandstatements/#recordstext>

[14] <https://registrar.stanford.edu/students/special-registration-and-leaves/special-registration-statuses-graduate-professional>

- [15] <https://adminguide.stanford.edu/chapter-10/subchapter-2/policy-10-2-2#anchor-24657>
- [16] <https://bechtel.stanford.edu/immigration/employment>
- [17] <https://stanford.box.com/shared/static/h0rpwla0wq5mr51hafokngji2ck01mv2.pdf>
- [18] <https://gap.stanford.edu/handbooks/gap-handbook/chapter-2/subchapter-1/page-2-1-1>
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- [20] <https://gap.stanford.edu/handbooks/gap-handbook/chapter-6/subchapter-2/page-6-2-1>
- [21] <https://gap.stanford.edu/handbooks/gap-handbook/chapter-7>
- [22] <http://exploreddegrees.stanford.edu/admissionandfinancialaid/#financialaidtext>
- [23] <http://gfs.stanford.edu/>
- [24] <https://adminguide.stanford.edu/chapter-10/subchapter-2/policy-10-2-1>
- [25] <https://adminguide.stanford.edu/chapter-10/subchapter-3/policy-10-3-1>
- [26] <http://studentaffairs.stanford.edu/sfs>
- [27] <https://bechtel.stanford.edu/immigration/employment/campus-employment-f-and-j-students>
- [28] http://financialaid.stanford.edu/aid/tax_info/