Graduate School of Arts and Science

Financing Graduate Education

New York University’s Graduate School of Arts and Science provides an exciting opportunity to participate in pioneering research, learn from world-renowned scholars, and enjoy the ambiance of Greenwich Village, a historic center of artistic and intellectual innovation. An advanced degree from New York University deepens intellectual and academic capacities. Because of this, it enhances careers in many fields.

Most doctoral students will study at the Graduate School of Arts and Science with funding through the MacCracken Program. The opportunities that this information sheet outlines are most applicable to other doctoral students and to master’s students.

We are pleased to offer many students an innovative financial aid plan—the Tuition Incentive Program (TIP). Along with federal, state and private scholarship programs, TIP provides another option to help you finance your education. This document and the Graduate School’s counseling staff can assist you to design a plan appropriate to your own personal needs and goals.

As you develop your financing plan, consider your investment in yourself and the contribution that you will make to the world of knowledge as a graduate of New York University. We encourage you to accept the challenge of study here and very much hope you will join us.

➢ Annual Costs

The cost of attending the Graduate School of Arts and Science (GSAS) at New York University is comparable to that of other select private institutions. Individual costs vary depending on course load, living accommodations, and personal expenses. The following information, based on 2014-2015 figures, should be helpful in developing an estimated budget.

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<tr>
<td>Full-time tuition</td>
<td>$37,296</td>
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<td>(24 credits at $1,382 per credit)</td>
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<tr>
<td>Non-returnable Registration and Services Fees; Health Insurance (approximate)</td>
<td>$5,648</td>
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The Graduate School requires completion of at least 32 credits (24 in residence at New York University) for the master's degree, as well as program requirements such as examinations or a thesis. The doctoral degree requires a minimum of 72 credits (32 in residence), as well as language and comprehensive examinations and a dissertation.
Graduate School Funding Opportunities

Master's Students
A limited number of fellowships and tuition scholarships are available for some master's students. Please contact your specific program of study for more details. In addition, the GSAS Tuition Incentive Program (TIP) allows a student receiving an external award from a recognized academic source of funding outside of the University to apply for matching tuition points.

International Students
International students are eligible for a variety of financial awards through the Graduate School. There are private loan options available for international students, and they may also take advantage of the NYU Tuition Deferment Plan. Many international students obtain support for their educational expenses from their governments, foundations, or private agencies. In many cases, these awards are eligible to receive tuition matching funds through TIP.

Tuition Incentive Program (TIP)
The Graduate School's innovative Tuition Incentive Program (TIP) encourages students to apply for external assistance and provides Graduate School tuition support to award recipients. Current students in the Graduate School are among the winners of such prestigious awards as National Science Foundation Fellowships, Fulbright Grants, Mellon Fellowships, and the Foreign Language and Area Studies Fellowships, among others. Please see pages 6-8 of this document for more information about TIP.

Loan Programs
New York University offers several loan programs to meet a variety of circumstances. Most programs are available only to U.S. citizens or permanent residents that complete a Free Application for Federal Student Aid (FAFSA). Some require an evaluation of need using federal formulas; others consider a student's credit history and indebtedness.

Subsidized Federal Stafford Student Loan Program
The subsidized Federal Stafford Student Loan Program provides low-interest loans to students. The University certifies a student's eligibility and need for these funds. Please visit the following Web site: www.staffordloan.com.

Unsubsidized Federal Stafford Student Loan Program
The Federal Unsubsidized Stafford Student Loan Program may be offered to families that do not demonstrate financial need or in addition to any subsidized Stafford amounts up to the student’s grade level. Please visit the following Web site: www.staffordloan.com.

PLUS Loan Program
Grad PLUS is a federal loan program that helps graduate students pay for the cost of education. The PLUS loan, combined with all other forms of financial aid, cannot exceed the cost of attendance at NYU. Please visit the NYU Web site at www.nyu.edu/financial.aid/plus.html to see if the Grad PLUS loan is right for you. We suggest that you look at a Grad PLUS loan before considering a private educational loan.

Private Loans
In addition to federal loans, students may choose to apply for private loans. While New York University works with many lenders, it is up to the student to choose the lender that best suits their needs. International students may apply with a creditworthy cosigner who is a U.S. citizen or permanent resident and lives in the United States. For information, please visit the Office of Financial Aid’s Web site at www.nyu.edu/financial.aid.
Applying for Federal Financial Aid

Applying for federal financial aid takes time; apply as soon as possible. Here are some of the important steps to follow:

- Submit the FAFSA by March 1. Applications will be accepted after this date, but it is highly recommended that you file early. This is an essential step if you intend to borrow student loans. If you have not filed your federal taxes by March 1, you may still file the FAFSA using estimates. Once you have filed your taxes, please update your FAFSA accordingly.

- NYU prefers that the FAFSA be submitted on-line. Please log onto www.fafsa.gov to submit your application.

- Apply for admission and financial aid by the date specified in the admission application. You must be admitted to the Graduate School before the University can process any federal funding.

- Respond promptly to any request for additional information from the Office of Financial Aid. Your application may require additional information from you or your family.

- Allow at least eight to 12 weeks for loan processing.

➤ Payment Plans

New York University Tuition Deferment Plan
This program is available to all graduate students (registered for six or more credits). Additional information and applications are available from the Bursar’s Office at 25 West Fourth Street or at www.nyu.edu/bursar/payment.info/plans.html.

TuitionPay Plan
TuitionPay is a payment plan administered by SallieMae. This interest-free plan allows for all or a portion of a student’s educational expenses (including tuition, fees, room and board) to be paid in monthly installments for additional information visit the Bursar’s Web site: www.nyu.edu/bursar/payment.info/plans.html.

➤ Web Resources

Several Web sites offer useful award information. Graduate Enrollment Services found the following sites especially informative.

New York University
- gsas.nyu.edu/page/grad.financialaid
- www.nyu.edu/financial.aid (use “scholarship search services” link for outside scholarship information)

Council of Graduate Schools
- www.cgsnet.org

Department of Education
- www.ed.gov

National Association of Student Financial Aid Administrators
- www.nasfaa.org
Financial Aid Publications

In addition to the resources described above, there are many publications available from your local bookstore, library, or career center. Here are a few of the general resources available:

The Grants Register 2008: The Complete Guide to Postgraduate Funding Worldwide, Palgrave MacMillian. This register provides a fairly detailed listing of grants available in all areas of study throughout the world.

Directory of Financial Aids for Minorities, Gail Schlachter and R. David Weber, Reference Service Press. This directory provides information on scholarships, fellowships, loans, grants, awards, and internships available to African Americans, Asian Americans, Hispanic Americans, and Native Americans.


Money for Graduate Students in the Arts and Humanities, 2007-2009, Gail Schlachter and R. David Weber, Reference Service Press. This directory identifies nearly 900 fellowships, grants, loans, and awards that are available to support graduate study, training, and research in the humanities.

Money for Graduate Students in the Sciences, Gail Schlachter and R. David Weber, Reference Service Press. This directory describes fellowships and scholarships available to graduate students in the sciences.

Money for Graduate Students in the Social and Behavioral Sciences, 2007-2009, Gail Schlachter and R. David Weber, Reference Service Press. This directory describes nearly 1,000 funding programs to support graduate study in the social sciences.

Peterson's Grants for Graduate and Post-Doctoral Study, Peterson's Guides. This publication lists comprehensive information on more than 700 graduate fellowship programs. Updated annually, the guide is concise and easy to use.

The Student Guide: Financial Aid from the U.S. Department of Education, published by the U.S. Department of Education. It is available for free by calling 1-800-4-FED-AID or it may be downloaded from the web at studentaid.ed.gov/students/publications/student_guide/index.html.

For More Information

| For information on United States federal student aid programs: |
| Federal Student Aid Information Center | 1-800-4-FED-AID |
| | http://www2.ed.gov/fund/landing.jhtml |

| For information and a Free Application for Federal Student Aid (FAFSA): |
| Office of Financial Aid |
| New York University |
| 25 West Fourth Street |
| New York, NY 10012-1199 | (212) 998-4444 |
| email: financial.aid@nyu.edu |
| www.nyu.edu/financial.aid |

| For information on the Graduate School of Arts and Science: |
| Graduate Enrollment Services |
| P.O. Box 907 |
| New York, NY 10276-0907 | (212) 998-8050 |
| email: gsas.admissions@nyu.edu |
| www.nyu.edu/gsas |
**GSAS Tuition Incentive Program (TIP)—Award Conditions and Application Procedures**

The Graduate School’s innovative Tuition Incentive Program (TIP) encourages students to apply for external assistance and provides Graduate School tuition support to award recipients. Current students in the Graduate School are among the winners of such prestigious awards as National Science Foundation Fellowships, Fulbright Grants, Mellon Fellowships, and the Foreign Language and Area Studies Fellowships, among others.

**TIP Award Conditions**

- Students receiving external awards of $13,000 or more from recognized, academic sources of funding outside of the University can apply for matching tuition points up to the amount of their outside award. For example, if a student is receiving $14,000 from a foundation, she or he can apply for up to $14,000 in tuition from the Graduate School. The maximum award amount is tuition for GSAS courses in which the student has registered. Students are fully responsible for paying all registration, student services, and student health insurance fees.

- Students receiving external awards of less than $13,000 can apply for matching tuition points up to 50 percent of the amount of the outside award. For example, a student receiving $9,000 from a foundation can apply for up to $4,500 in tuition from the Graduate School.

- External awards eligible to be matched through TIP must be from recognized, academic sources of funding outside the University. Awards that are not eligible for matching include need-based financial aid awards, loans, employer tuition remission plans, travel awards, family support, and any grants, fellowships, training programs or other types of awards that include tuition remission, health insurance or book allowances as an allowable cost. External awards that cover a 12-month period are prorated to the nine-month academic year amount before determining the match.

- TIP dissertation awards are for Ph.D. students receiving external awards in support of their dissertation research. If the amount of the external award is at least the amount of the Graduate School’s base stipend ($25,686 in 2014-15), a student will receive a TIP award to cover the cost of maintenance of matriculation, registration and services fees and the premiums on NYU comprehensive student health insurance (if such coverage is taken by the TIP student).

- The Graduate School reserves the right to review each TIP application to determine whether it properly meets the program’s terms and conditions. Applicants should review the list of participating departments to see if they are eligible to apply for TIP. Eligibility is contingent upon the availability of funds within the University.

**TIP Eligibility**

- Students must be enrolled in a Ph.D., master’s or certificate program in an eligible program in GSAS. A list of participating programs is shown on the next page. (Please note: students funded through the MacCracken Program should not apply for TIP.)

- Students must be registered for at least six points per semester.

- Students are only eligible to apply for tuition points that meet (and do not exceed) the requirements of their degree program as published in the GSAS Bulletin.
After completing two semesters of registration in GSAS, students will be evaluated on their academic performance as a condition of receiving an award. Consult the GSAS Bulletin and your department’s student handbook (if one is available) for specific information about degree requirements, standards of academic progress and time to degree. No tuition scholarship funding is awarded for any course that is intended to repeat or substitute for a course that was previously attempted but not successfully completed (e.g., received a grade of N or F).

**TIP Participating Programs**

- Africana Studies
- American Studies
- Ancient Near Eastern and Egyptian Studies
- Anthropology
- Applied Quantitative Research
- Bioethics
- Biology
- Chemistry
- Classics
- Comparative Literature
- Computer Science
- Data Science
- Draper Master’s Program
- Economics
- English
- English Creative Writing
- European and Mediterranean Studies
- French
- French Studies
- German
- Hebrew and Judaic Studies
- Historical and Sustainable Architecture
- History
- International Relations
- Irish and Irish American Studies
- Italian Studies
- Journalism
- Latin American and Caribbean Studies
- Linguistics
- Mathematics
- Middle Eastern and Islamic Studies
- Museum Studies
- Music
- Near Eastern Studies
- Neural Science
- Philosophy
- Physics
- Politics
- Psychology
- Religious Studies
- Russian and Slavic Studies
- Social and Cultural Analysis
- Sociology
- Spanish and Portuguese

**TIP Application Procedures**

- Applications must be received in Graduate Enrollment Services by August 31 of the award year.

- Application requests must include written documentation from the awarding agency of the terms and conditions of the external award.

- Documentation of receipt of external funds must occur before tuition points will be credited to a student’s account. This may occur in one of two ways. The student may show a check (original or photocopy), payable to the student and drawn on the agency’s account, to a representative in Graduate Enrollment Services. Alternatively, the student may have the check made payable to NYU and credited to their tuition account. A refund can be requested after GSAS credits the tuition points.

- You will be notified by e-mail of the TIP award decision. Please allow three to four weeks.

- Complete applications should be sent to GSAS Graduate Enrollment Services at P.O. Box 907, New York, NY 10276-0907, if using the U.S. Postal Service (including express and priority mail). If using FedEx, DHL, UPS, or another express mail service (but not the U.S. Postal Service express or priority mail), send the application to GSAS Graduate Enrollment Services at One-half Fifth Avenue, New York, N.Y. 10003. If the mail service requires a telephone number, it is (212) 998-8050. Applications may also be faxed to (212) 995-4557.
Application
GSAS Tuition Incentive Program

Please print

Name ______________________________ Last ______________ First ______________ Middle ______________

Mailing Address ______________________________________________________________________________
_______________________________________________________________________________________________
_______________________________________________________________________________________________

NYU UID Number: N __________________________ Date of Birth ________________ Telephone Number ________________ area code and number

Degree Objective ______________________ E-mail Address ______________________________________________________________________________

Department __________________________ First Term Enrolled in GSAS: (circle one) Fall / Spring / Summer 20 __

Awarding Agency Information

Please attach a copy of your official award notice. It must include the terms and conditions of the award, including the amount, period of the award, and other relevant information. An English translation must accompany award notices written in languages other than English. TIP applications will not be reviewed without the award notice.

Name of Awarding Agency __________________________ Address ______________________________________________________________________________
_______________________________________________________________________________________________

Contact Person __________________________ Name __________________________ Title __________________________

Telephone Number __________________________ E-mail Address ______________________________________________________________________________
area code and number

Describe the type of award you will receive.

- Circle all that apply: Tuition / Stipend / Scholarship / Other (please explain)

- Period of time covered by the award: From __________________________ To __________________________

- Amount of the award: $ ____________ If international currency, report _______________ _______________ U.S. Dollars Intl. Currency Amount U.S. Conversion Rate

Signature __________________________________________ Date ___________________________________