Financial Information

Graduate students are eligible for financial assistance from federal, state, private, and university sources. To qualify for most types of financial aid, students must first be admitted to a graduate program. Questions about financial assistance should be directed to Temple University's Office of Student Financial Services (http://sfs.temple.edu).

Federal Support

Federal Stafford Loans

Federal Stafford Loans are based on calculated need determined by the Free Application for Federal Student Aid (FAFSA). If the applicant’s calculated need is sufficient to qualify for a subsidized loan, the federal government will pay the interest subsidy during the period of enrollment and six months after completing or terminating studies. Graduate students must be enrolled for a minimum of 5 credit hours in a degree program to borrow up to $8,500 annually.

Unsubsidized Stafford Loans are available to students who have their calculated need met. Graduate students may borrow up to an annual maximum amount of $12,000 unsubsidized (in addition to or in lieu of the need-based $8,500 subsidized loan), but are required to pay the interest subsidy during enrollment.

Federal Work Study

Eligibility for the Federal Work-Study Program is based on the applicant’s need as determined by the information on the applicant's FAFSA. In addition, students must be enrolled at least half-time and maintain satisfactory academic progress. Students are paid bi-weekly for hours worked.

University Support

Temple University provides financial support that includes assistantships, internships, externships, and fellowships. Assistantships, internships, and externships are awarded through departments and non-academic units based on need and fit. Interested applicants should consult with advisors or department chairpersons about the application procedures relevant to a desired position, as defined herewith:

• **Teaching Assistant:** Student engages in lecturing, instructing, and supervising academic activities in the classroom, laboratory, studio, theater, or recitation or tutorial section; providing academic support in a laboratory, studio, or office; or working in another setting in which academic instruction takes place. Teaching must be assigned according to Policy 04.21.12: Workload Guidelines for Teaching Assistants and Research Assistants (http://www.temple.edu/grad/finances/documents/Policy_04.21.12_Workload_Guidelines.pdf). Expressly excluded are teaching of elementary or secondary students as part of community service projects and teaching that is not for university credit or is otherwise non-academic in nature, such as for recreational purposes.

• **Research Assistant:** Student engages in archival, clinical, field, laboratory, library, museum, or survey research or in another research activity supervised by a faculty member or researcher on a sponsored project. Completion of the "RA Individual Declaration of Academic Benefit" form, found at www.temple.edu/grad/finances/, is required for the term of the award.

• **Academic Intern:** Student engages in academic, performance, and professional activities that are central parts of the instructional program and directly related to the student's degree program (e.g., clinical practice, musical or theatrical production), but cannot be classified as either research or teaching. The activities must be directly supervised by a faculty member/preceptor in the student's school/college.

• **Graduate Extern:** Student provides service that may entail academic and professional experience or development, although the activities are not directly supervised by a faculty member/preceptor in the student's degree program.

Assistantships

Teaching Assistantships require the performance of instructional activity. It is important to note that all graduate students who are assigned instructional responsibilities, where the language of instruction is English, must be certified as competent in spoken English. Consult your school/college dean’s office for information on the SPEAK test process. As an alternative to teaching, Research Assistantships allow students to pursue research under the direction of a faculty member.

Assistantships, whether teaching or research, include both a stipend and tuition. To be considered for a Teaching or Research Assistantship, a student must have achieved a GPA of 3.25 or higher. In addition, the minimum GPA of 3.25 must be maintained throughout the duration of the assistantship.

Internships and Externships

Temple University offers a variety of Academic Internships and Graduate Externships to a limited number of graduate students. Academic and administrative departments determine the selection process for these awards. To be considered for an internship or externship, a student must have achieved a GPA of 3.25 or higher. In addition, the minimum GPA of 3.25 must be maintained throughout the duration of the internship/externship.
Interested students should consult the department/program of their choice for specific details. Internships include support in the form of a stipend and tuition. Externships provide a stipend. Recipients of these awards are required to perform up to 20 hours of service per week.

University-Wide Fellowships

Temple University offers a limited number of fellowships to support outstanding students in doctoral or terminal master's degree programs. Self-nomination is not permitted. Nominations for fellowships are submitted on one of the Fellowship Nomination forms by the department/program only. Competition for fellowship awards occurs annually in the month of February. Specific deadlines are found on the Graduate School calendar and/or on the forms.

Fellowships typically provide support, including a stipend and tuition, for four years, with shorter terms for those enrolled in a terminal master's degree program. The fellowship recipient is typically supported for two years with no service required or permitted. For the other two years, fellowship recipients are required to perform up to 20 hours of service per week as a Teaching Assistant or Research Assistant. Competition is for three different classifications of fellowship:

- Presidential Fellowships are the most prestigious awards. Competition is reserved for only the most outstanding candidates.
- University Fellowships are awarded to outstanding incoming graduate students. These awards are intended to support students who demonstrate outstanding potential for success in their chosen fields.
- Future Faculty Fellowships are intended to attract outstanding students who would diversify the professoriate. Candidates are newly admitted graduate students from underrepresented groups in the applicant's discipline who show exceptional leadership and/or have overcome significant obstacles in pursuing an academic career.

The Fellowship Nomination forms for 2014-2015 are available at www.temple.edu/grad/forms/; one form is for Presidential Fellow nominees only, and one is for University and Future Faculty Fellow nominees. (A second University and Future Faculty Fellow form is available with alternate funding language.) To be considered for nomination, applicants are urged to submit materials to the program of application by December 15.

University Grants

Two highly competitive awards are designed to accelerate the degree completion process by offering significant financial support to promising students. Both awards are nonrenewable. When application is made, the applicant must acknowledge that, if selected as an award recipient, s/he becomes ineligible for any other funding from Temple University both during the period of award and beyond. These grants are awarded once during the Fall term and once during the Spring term. The application process requires a student application and a departmental nomination form, both of which are available at www.temple.edu/grad/forms/.

Doctoral Dissertation Completion Grant

For the Doctoral Dissertation Completion Grant, departments nominate doctoral students who have completed all requirements for the degree, except the required dissertation, and are advanced to candidacy. The Doctoral Dissertation Completion grant includes a stipend and one credit of tuition remission. The award is for five months.

Terminal Master's Project Completion Grant

The Terminal Master's Project Completion Grant carries a stipend and one credit of tuition remission. Departments nominate students who have completed all requirements for their degrees, except the required project. The award is for five months.

First Summers Research Initiative

The First Summers Research Initiative (FSRI) is a competition for summer research awards for domestic doctoral students at Temple University who are traditionally underrepresented in their field of study. The purpose of these awards is to provide eligible students with funding to encourage their pursuit of research activity in the first, second, and/or third summers of their graduate studies. The FSRI Award is valued at $6,000. Applicants can apply each summer until they achieve candidacy, although preference is given to first-time applicants. The FSRI announcement, which further details the award, and the FSRI application are available at www.temple.edu/grad/forms/.

Student Health Insurance

All full-time graduate students have the opportunity to enroll in one of Temple University’s health insurance plans. Teaching Assistants, Research Assistants, Academic Interns, and Graduate Externs receive health insurance benefits. Fellowship recipients have similar options. For questions regarding the plans, please visit www.temple.edu/hr/students.