# PH.D. STUDENT INFORMATION PACKET

## FINANCIAL AID OFFICE

246 Church Street  
Room 208  
[gradfinaid@yale.edu](mailto:gradfinaid@yale.edu)

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New Academic Year Clean Up

☐ **Review Your Student Bill**

Please review your student bill through your Student Information Systems (SIS) Account to ensure your account is up to date and there are no outstanding charges.

- If you will be graduating this year, your diploma and transcript will **not** be released if you have a balance on your student account.

**Frequently occurring charges can include, but are not limited to:**

1. **Tuition**: As a registered full-time Ph.D. student, you are guaranteed a tuition fellowship in the **first 6 years** of your program. You may be responsible for your Continuing Registration Fee (CRF) after year 6 or in some types of registration statuses. Please refer to [Tuition & Fees](#) for more guidance.

2. **Health Insurance**: You may be responsible for paying a portion of your health insurance premium. Please refer to [Health & Family Support](#) for guidance on health fellowships.

3. **Rent**: Yale offers a variety of options for graduate housing and can charge your rent directly to your student account.

4. **Parking**: If you have a car on campus and apply for parking, it will be billed directly to your SIS account.

5. **University Fees**: Other fees you may incur through the University, include, but are not limited to: printing charges, library fines, late fees, etc.

☐ **Update Direct Deposit**

*If your banking information has changed, please update your direct deposit information for the upcoming year.*

Please note it takes approximately **2 weeks** from the date you sign up for the direct deposit to take effect. Expect to pick up 1-2 paychecks before your direct deposit election is effective.

a. Log into [Workday](#) using your Net ID and password.

b. Select the **Pay** Application on your Homepage.

   i. Under “Actions” select **Payment Elections** and enter your Account information.

   ii. Click **Add** in the **Accounts** section.

   iii. Complete the required fields indicated by a red asterisk*.

      1. Select the **Account Type**, and enter the **Bank Name, Routing Transit Number**, and **Account Number**.

   iv. Click **OK**.
New Academic Year Clean Up (continued)

☐ Update Tax Withholdings

The University is not required to withhold taxes on stipend payments. However, please note that, as you progress through your Ph.D. program and begin to teach and perform research in the lab, these payments will have taxes withheld.

We recommend that students complete the necessary tax forms in preparation for these payments by following the steps below.

a. Domestic Students
   i. Log into Workday using your Net ID and password.
   ii. Select the Pay Application on your Homepage.
   iii. Under “Actions” select Withholding Elections.
         a. Click the Update button to make changes.
         b. Select Company and Effective Date → OK to proceed.
         c. Complete the required fields indicated by a red asterisk *.
         d. Click I Agree → OK.
      2. Select State Elections.
         a. Click the Update button to make changes.
         b. Select Company and Effective Date → OK to proceed.
         c. Complete the required fields indicated by a red asterisk *.
         d. Click I Agree → OK.
   iv. For questions regarding tax information please refer to the University Tax Compliance and Planning Office.

b. International Students
   i. Please register with the International Tax Office to ensure you have completed all the tax forms necessary to properly withhold and report income tax based, on your U.S. tax status.

   ii. International Tax Department
       25 Science Park
       150 Munson Street, 6th Floor
       (203) 432-5530
       internationaltax@yale.edu
New Academic Year Clean Up (continued)

Registration Status

Some students will need to take action to update their registration status. If any of the circumstances below apply to you during this academic year, you will be required to file necessary paperwork to ensure your registration status is accurate.

I. Please complete the Change of Status Form if one of the following applies to you:
   a. Leave of Absence:
      i. Personal: If you wish or need to interrupt your study temporarily because of personal matters.
      ii. Medical: If you wish or need to interrupt your study temporarily because of physical or psychological illness you may request a medical leave. All medical leave requests should be accompanied by a written recommendation of an appropriate physician.
      iii. Parental: If you wish to modify your academic responsibilities because of the birth or adoption of a child you can request a period of parental leave.
         • Please note: The parental leave status halts both your academic clock and your funding, as you do not have any modified academic expectations when on parental leave. This is different from the Parental Relief policy referred to on the next page.
      iv. Returning from a leave: To request a renewal or to resume your course of study as a registered student send an e-mail to gsasadministratedean@yale.edu 6 weeks prior to the end of your approved leave.
   b. Dissertation Completion Status (DCS): If you are not eligible for full-time registration, normally due to full-time work restrictions, but wish to complete your dissertation under the supervision of a member of the Graduate School faculty. DCS maintains your University access privileges such as net ID, access to electronic library resources, and Yale e-mail account.
   c. Non-cumulative Registration: If you are a registered student who needs to acquire an academic or methodological skill that is an essential degree requirement or necessary for the completion of a dissertation. (This status is typically used for foreign language skills).
   d. Registration in Absentia: If you will be out of the New Haven area to perform full-time dissertation research, full-time field work, or full-time study at another academic institution.
   e. Withdraw: If you wish to withdraw from your Ph.D. program. Please note if you would like to petition for a terminal M.A./M.S. degree, you must also submit a degree petition form, as these degrees are not automatically awarded after withdrawal.
New Academic Year Clean Up (continued)

Registration Status (continued)

II. Extended Registration: If you intend to register as a full-time student in your 7th year or 8th year of study, you must submit your most recent dissertation progress report along with the extended registration application.
   a. Extended Registration – 7th Year
   b. Extended Registration – 8th Year

III. Parental Relief: Registered Ph.D. students who wish to modify their academic responsibilities because of the birth or adoption of a child may request parental support and relief during or following the term in which the birth or adoption occurs.
   a. During your term of parental relief:
      i. Your academic clock stops, effectively adding an additional term to the total time to degree.
      ii. You remain a registered full-time student.
      iii. You receive a standard financial aid stipend and health award.
      iv. You receive modified academic expectations that best suit your specific situation.
   b. Contact gsasadministrative@yale.edu for graduate student advising and academic support prior to the term of the birth or adoption.

University Dissertation Fellowship (UDF)
For Humanities & Social Sciences students ONLY

   a. Humanities & Social Science students normally in their 5th year of study who are engaging in full-time research and writing are eligible to use their year of UDF.
      v. Students must have advanced to candidacy.
      vi. Students cannot teach while taking their UDF.
   b. Please complete the UDF Form to indicate when you plan to use your UDF funding.
Health & Family Support

- **Basic Coverage**
  - All enrolled Ph.D. students are provided basic coverage at Yale Health.
  - Enrollment is automatic, based on your term of registration. You do not need to apply or waive this coverage.

- **Hospitalization/Specialty Care Coverage**
  - The Hospitalization/Specialty Care Coverage includes all the services of the basic coverage, plus Hospital Services, Specialty Care, and Prescription Drug Coverage.
  - All enrolled Ph.D. students are automatically registered in the student-only plan for the Hospitalization/Specialty Coverage and provided a full fellowship to cover 100% of the premium cost.

1. **Yale Health: Dependent Addition**
   a. If you wish to enroll your spouse and/or child(ren) in the Hospitalization/Specialty Coverage at Yale Health, you must fill out the Student Enrollment/Change Application EACH TERM and e-mail it to Yale Health at member.services@yale.edu.
   
   b. Please view our website for more information on health fellowships provided for spouses and/or child(ren).

2. **Yale Health: Waiver**
   a. If you wish to waive Yale Health Hospitalization/Specialty Coverage, you must fill out the waiver submission.
   
   b. Ph.D. students who choose to waive Yale Health Hospitalization/Specialty Coverage are not provided a health award.

3. **Family Support Policy**
   a. The Graduate School provides an annual subsidy of $4,700 to Ph.D. students with a child up to the age of 18. You must enroll EACH TERM, as the subsidy will be disbursed twice per academic year.
      i. For additional children under the age of six, students will receive an additional annual subsidy of $1,000 per child.
      
      ii. If students are enrolled on the family plan with Yale Health, which also insures their spouse, the family subsidy will automatically be applied to their student account to cover the spousal portion of the insurance premium.
          1. If students have other options for spousal health care, they can use the money for childcare or any other family need necessary.
Health & Family Support (continued)

4. **August Health Care Extension**
   a. **Eligibility:** Students who are graduating in May OR are not expected to enroll for the Fall Term of the following academic year are eligible for a 1-month health extension with Yale Health.
      i. Please inform GSAS FAO if you **do not** plan on enrolling for the upcoming Fall term or plan on submitting your dissertation between the months of June – August, so that we can include you on communications.
      ii. If you are graduating in May or have submitted your dissertation before the term is over, there is no need to inform us as the Registrar will do so.
   b. **Duration:** August 1st – August 31st
   c. **How Do I Apply?** The GSAS Financial Aid Office (FAO) will send an e-mail to eligible students in May with the extension application. The application must be completed and submitted to Yale Health at memberservices@yale.edu no later than June 15th.
   d. **Cost:** The health fellowship for the August health extension follows the same guidelines as the health fellowship during the academic year. If you are enrolled in the student + spouse plan, you will be responsible for 50% of the 1-month premium. If you are enrolled in any other plan, there will be no out-of-pocket costs.

5. **Health Care while in Absentia**
   a. **Travel Rider:** Students enrolled in the Hospitalization/Specialty Coverage through Yale Health and have been approved to travel by the Graduate School in fulfillment of a degree requirement are eligible for the Yale Health Travel Rider.
      i. **Eligibility:** The travel rider plan is for **domestic travel ONLY**.
         1. You must be registered in absentia to be eligible.
         2. You must be enrolled in the Hospitalization/Specialty Coverage Plan through Yale Health.
      ii. **Duration:** Enrollment in the travel rider plan will be effective for one term. You must enroll for each term you will be traveling.
      iii. **How do I apply?** Complete the enrollment form administered through Yale Health. The form must be completed for **EACH TERM** you will be traveling.
      iv. **Enrollment Period:**
         1. Fall Term: June 1st – June 30th
         2. Spring Term: November 1st – January 15th
   v. **Cost:** A $250 premium per term will be billed to your student account by Yale Health. You are responsible for paying this out-of-pocket cost through your account.
      1. Please note that, should you need to add dependents to your travel rider policy, your premiums will increase. Please refer to Yale Health’s rates to learn more if your spouse and/or child(ren) will be traveling with you.
Health & Family Support (continued)

b. **International SOS Global Travel Assistance**: Students traveling internationally are automatically covered for any **emergency** medical needs they may encounter while abroad.
   i. **Eligibility**: You must be an enrolled student at Yale University to be eligible. There are no specifications on your registration status, and you do not need to be enrolled with Yale Health.
   ii. **Duration**: You are covered during your entire duration of travel. If you are a May graduate, ISOS will cover you through the August 31st following your graduation.
   iii. **How do I register?** You must fill out the [travel briefing form](mailto:securitysupport@intlsos-cr.com) and submit it to securitysupport@intlsos-cr.com prior to your departure.
      1. Download and print the ISOS ID card and contact information for your reference.
   iv. **Cost**: There is no out of pocket cost for the ISOS plan.

c. **Travel Health Reimbursement**: GSAS provides a fellowship to Ph.D. students working on their dissertation for the cost of inoculations and drug prescriptions at [Yale Health](https://yalehealth.yale.edu) that are required for travel outside of the United States.
   i. Yale Health must bill your SIS account to receive a reimbursement.
   ii. [Complete the Travel Health Reimbursement application](https://yalehealth.yale.edu) and attach the required documentation indicated on the form.
Ph.D. Student Health & Family Support (2019-2020)

Yale Health
Student Basic Coverage
Enrollment is automatic upon term registration

Yale Health Hospitalization/Specialty Care Coverage
Includes all services of the basic coverage along with specialty care, hospitalization, and prescription costs

Family Support Subsidy Stipend ($4,700)
Disbursed as a stipend payment through payroll on a term basis

February 15th
$2,350
October 15th
$2,350

Total Contributions
Add $1,000 to GSAS contribution for any additional children under 6

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Student Only</th>
<th>Student + Child(ren)</th>
<th>Family</th>
<th>Waived Yale Health Hospitalization/Specialty Coverage</th>
<th>Student + Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Coverage</td>
<td>$1,620</td>
<td>$1,620</td>
<td>$1,620</td>
<td>$1,620</td>
<td>$1,620</td>
</tr>
<tr>
<td>Applied directly to student account</td>
<td>$2,450</td>
<td>$8,202</td>
<td>$15,200</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Hospitalization/Specialty Care</td>
<td>$2,450</td>
<td>$8,202</td>
<td>$15,200</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Fellowship</td>
<td>$2,450</td>
<td>$8,202</td>
<td>$15,200</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Children under 6</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Family subsidy stipend</td>
<td>$4,700</td>
<td>$4,700</td>
<td>$4,700</td>
<td>$4,700</td>
<td>$4,700</td>
</tr>
<tr>
<td>Additional children under 6</td>
<td>$1,000/child</td>
<td>$1,000/child</td>
<td>$1,000/child</td>
<td>$1,000/child</td>
<td>$1,000/child</td>
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<tr>
<td>GSAS</td>
<td>$8,770</td>
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<td>$4,522</td>
<td>$0</td>
<td>$4,556</td>
</tr>
<tr>
<td>Student</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

GSAS
$6,176

Health Fellowship
$8,202

Yale Health Cost
$8,202

Yale Health Cost
$8,202

Yale Health Cost
$15,200

Yale Health Cost
$8,202

Yale Health Cost
$8,202
Tuition & Fees

As a Ph.D. student, you will receive a tuition fellowship while registered as a full-time student for up to the first 6 years of your program. You may be responsible for your Continuing Registration Fee (CRF) of $675 per term after year 6. While tuition will be billed to your Student Information Systems (SIS) Account, an appropriate tuition fellowship will be applied if applicable to cover the tuition charge.

1. Navigating your SIS Account
   a. The University Bursar issues a monthly bill through your SIS Account. We suggest you review it regularly to ensure your account is accurate and up to date.

2. 7th-Year & 8th-Year Students
   a. Humanities & Social Science Students: If you are in your 7th or 8th year you are not guaranteed a financial aid package by the Graduate School of Arts & Sciences.
      i. You will be billed the CRF in the amount of $675 per term. It will be your responsibility to pay, unless you are able to obtain a teaching position for the Graduate School. In that case, a CRF fellowship will be provided.
   b. Natural Science Students: Please inquire with your department regarding tuition fellowships during the 7th and 8th years of study.

3. Dissertation Completion Status (DCS)
   a. You will be billed the CRF in the amount of $675 per term. It will be your responsibility to pay through your SIS Account.
   b. You are not eligible for a health fellowship, should you choose to enroll in Yale Health while registered in DSC you will be responsible for the health insurance premiums.

4. Non-Cumulative Registration:
   a. You will be billed the CRF in the amount of $675 per term. It will be your responsibility to pay through your SIS Account.

External Fellowships

All students are encouraged to compete for external fellowships. External awards, sponsored by both public and private agencies, confer distinction on a student who wins an award in a national competition. If you receive an external award:

- Notify the Graduate School of your external award(s)
  a. Review the University’s policy on External Awards & Combined Awards.
  b. Send a copy of your award to the Financial Aid Office at gradfinaid@yale.edu.
  c. You will receive a combined award letter via e-mail confirming your award has been processed and outlining your updated funding package.
  d. For any questions and concerns regarding your combined award letter, please contact GSAS FAO at gradfinaid@yale.edu.
Stipends

Your stipend will be disbursed evenly in 24 semi-monthly payments starting on September 15, 2019. Graduate students are on a semi-monthly payroll cycle and will be paid twice each month, on the 15th and the last day of the month (or the Friday before, if the pay date falls on a weekend or holiday).

1. **View** Yale’s [Semi-monthly Pay Date Schedule](#):

   **2019 Fall Term – Pay Dates**
   
<table>
<thead>
<tr>
<th>Month</th>
<th>Pay Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>September</td>
<td>13th &amp; 30th</td>
</tr>
<tr>
<td>October</td>
<td>15th &amp; 31st</td>
</tr>
<tr>
<td>November</td>
<td>15th &amp; 27th</td>
</tr>
<tr>
<td>December</td>
<td>13th &amp; 23rd</td>
</tr>
<tr>
<td>January</td>
<td>15th</td>
</tr>
</tbody>
</table>

   • **Spring Term** payroll dates will be released at a later date. Please refer to the link above for updates regarding pay dates.

2. **View your payslip**:
   a. Log into [Workday](#) using your Net ID and password.
   b. Select the **Pay** Application on your Homepage.
   
      i. Under “View” select **Payslips**, and enter your Account information
   c. The amount per pay period listed above is **independent** of any other funds students may receive in addition to the standard stipend.

Tax Information

The University is not required to withhold taxes on stipend payments and does not send out tax forms for these payments. The IRS expects this income to be reported for tax purposes. You can use your 12/31 payslip, which includes your year-to-date amounts, for this purpose.

It’s important to note that, as you progress through your Ph.D. program and begin to teach and/or perform research in the lab, your payments will have taxes withheld. You can look at your payslip to see your gross and net pay.

If you have won an external award and are being paid directly by an external agency, you should discuss your payment and tax implications directly with them.

<table>
<thead>
<tr>
<th>Type of Payment</th>
<th>Pay Periods</th>
<th>IRS Taxable</th>
<th>Tax Document</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Fellowship Payments</td>
<td>Non-Withholding</td>
<td>Taxable</td>
<td>Year-to-date amount on 12/31 payslip</td>
</tr>
<tr>
<td>Teaching Fellowships</td>
<td>Withholding</td>
<td>Taxable</td>
<td>W-2</td>
</tr>
<tr>
<td>Research Assistant</td>
<td>Withholding</td>
<td>Taxable</td>
<td>W-2</td>
</tr>
<tr>
<td>Project Assistant</td>
<td>Withholding</td>
<td>Taxable</td>
<td>W-2</td>
</tr>
</tbody>
</table>
Teaching Fellow Program

Whether you are teaching this year or in the future, it is important to work directly with your department to plan your teaching assignments during the completion of your program.

- **Teaching @ Yale Day**, hosted by the Poorvu Center for Teaching and Learning, is a required program for all first-time Teaching Fellows.
  - a. Date: Monday August 26, 2019
    - i. There will also be a session in January to be announced at a later date.
  - b. Time: 8:15 a.m. – 1:00 p.m. (Breakfast & lunch are included.)
  - c. Location: Loria Center, 190 York Street

- **Review the Teaching Fellow Program (TFP)**: The TFP website is a great resource to familiarize yourself with the teaching fellow types and levels.

- **Teaching Assignment Letter**: Please ensure that, for each course you are teaching, you receive a teaching assignment letter via e-mail as confirmation, no later than 3 weeks into the term. This letter is validation that your assignment has been processed so that your funding and transcript can be properly updated.

- **Teaching Verification Survey**: All teaching fellows who have a teaching assignment will receive a verification survey 5-6 weeks into the term. This survey helps the Teaching Fellow Program evaluate whether your assignment and work load is accurate and appropriate.

- **6th-Year Teaching**: **Humanities & Social Science Students Only**
  - a. **Eligibility**: PhD students in the Humanities & Social Sciences, currently in their 5th year of study and certified by their graduate program to be on track to submit the dissertation by August of their 6th year, are eligible for 6th-year teaching.
  - b. **Duration**: 6th-Year teaching is on a per-term basis, dependent on each teaching assignment during the 9-month academic year. There is no summer funding associated with 6th-year teaching.
  - c. **Requirements**: Students must teach a TF-20 level each term to receive the standard stipend supplement.
  - d. **Amount**: Students will receive $8,000 for teaching a TF-20 level and a stipend supplement in the amount of $3,925.00.

- **Teaching beyond the 6th year**: **Humanities & Social Science Students Only**
  - a. **Eligibility**: If you are beyond your 6th year of study you may teach if positions are available, but they are not guaranteed.
    - i. International students should contact OISS to discuss their eligibility.
  - b. **Duration**: Teaching beyond the 6th year is on a per-term basis, depending on available teaching, no summer funding associated with teaching beyond the 6th year.
  - c. **Requirements**: Students may teach up to three TF-20 assignments per year.
  - d. **Amount**: Students will receive $4,000 for a TF-10 level and $8,000 for a TF-20 level.
    - i. There is no stipend supplement associated with teaching beyond the 6th year; however, students will receive a tuition fellowship.

- **6th Year Teaching & beyond**: **Natural Science students**
  - a. Funding for graduate students in the natural sciences operates differently than funding for graduate students in the humanities and social sciences. A significant portion of stipend and tuition payments for natural science students comes from external grants. After university support in the early years, dissertation advisors typically provide financial support from research grants to their students through gradation, including during the sixth year if necessary. In rare cases when natural science faculty are unable to provide funding to advanced students, departments and the Graduate School work to assist students.
Employment

- Part-time employment at the University or elsewhere should not conflict with the obligations of the degree program or interfere with academic progress. Part-time employment beyond an average of ten hours per week requires permission of the Director of Graduate Studies, in consultation with the appropriate associate dean.
  a. International students must consult the Office of International Students and Scholars (OISS) regarding their eligibility for employment while in the United States.

- Part-time employment includes teaching outside of the Graduate School’s Teaching Fellow Program.

- Summer Internships: The summer internship program through the Graduate School allows doctoral students to remain registered while employed over the summer outside of Yale in order to collect data or learn techniques to be used in dissertation research, or to gain exposure to a potential field of employment.
  a. You must complete the Request for Summer Internship Form and obtain an approval signature from your DGS.

Additional Financial Assistance

Most Ph.D. students without dependents receive sufficient financial aid in the form of tuition and stipend fellowships, health awards, teaching fellowships, and research assistantships to cover the costs of attending their doctoral programs and living in New Haven.

Some students, however, have financial needs for which they may seek additional financial assistance in the form of loans. If you feel you have extenuating circumstances and can document expenses greater than the student budgets, you may be eligible for a student loan.

- Loan Assistance:
  Contact Financial Aid for information about additional loan assistance, if necessary.

- Dean’s Emergency Fund
  The Dean’s Emergency Fund is intended to assist registered, full-time Ph.D. students who face unanticipated financial hardship that would likely impact or hinder academic progress. The fund does not cover recurring expenses; instead, it is intended for students who cannot reasonably resolve their immediate financial difficulty through fellowships, loans, or personal resources.
    a. The funding is a one-time award, normally up to $2,000, and does not require repayment.

    b. Application materials should be submitted to gsasadministrative@yale.edu.