

Foster Care to Academic Success

Funding Graduate School

Discovering sources of funding for graduate school can be a daunting task. Students may feel overwhelmed with costs and worried about how they can possibly find the money for their program. However, there are a number of options available if students connect with professionals in the field, research funding sources early, and display creativity in their search.

Types of Funding

Fellowships

- Throughout undergraduate careers, students are told to get to know their professors. One of the reason why this is so important is because these professional relationships can help fund graduate school. Professors often know of fellowships that students are not informed about.
- Cornell University provides a database of fellowships that prospective graduate students can use: <http://www.gradschool.cornell.edu/fellowships>
- Students hoping for a fellowship must apply early so they have access to the largest pot of money.
- Fellowships often cover the full cost of tuition and include a work study experience that provides a stipend. They are an excellent way to get practical experience while in graduate school. This gives people an edge when applying to professional positions.

Professional Organizations

Students can also check the websites of professional organizations for possible methods of funding graduate study. For example, the American Physical Therapy Association may fund graduate study.

AmeriCorps

- AmeriCorps is a public service program that gives students the chance to serve communities in roles that focus on issues like environmentalism, conservation, poverty, and literacy. The work that students actually do in their positions can vary greatly. Some students may find themselves doing social service work in law firms; others may be going out into a city and talking to people about how they can attain public housing.
- One of the major reasons that people join AmeriCorps is because of their education award. Those who complete their term of service can get about \$5,000 for graduate education. This award can also be used to repay loans. Those who participate in AmeriCorps can also participate in the Public Service Loan Forgiveness Program. The program allows full-time public service employees who have made 120 complete, on-

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time payments on direct loans to be forgiven the rest of the direct loan balance. Full information on the program can be found at: <http://studentaid.ed.gov>.

Employers

Employers are sometimes able to cover the cost of tuition for graduate level work. The particular amounts companies might cover will vary, as well as the requirements for reimbursement. However, many companies are eager to help employees improve the skills they use on the job.

Teaching Assistantships

- TAs often receive tuition waivers and a stipend in exchange for teaching a class.
- Teaching assistantships are most common in fields like English where graduate students are used to teach introductory writing classes. These positions fluctuate in their level or responsibility. In many cases, graduate students may teach a class independently or work in collaboration with a full professor.
- Grad students who teach face the challenge of balancing their own coursework, in some cases work on a thesis or dissertation, as well as lesson planning, large amounts of grading, and assisting students outside of class.

Research Assistantships

- Like TAs, RAs can receive tuition funding and a stipend for helping professors with their research activities. For example, a Sociology professor may be attempting to collect data on how college students use social networking sites. They may need an assistant in calculating and processing this information. RAs receive research positions that relate to their own primary area of study.
- One of the most valuable things about a research assistantship is that it gives a grad student new to the field the chance to really connect and form a relationship with a professor who already possesses a large amount of connections within the field where the student wants to work.
- Research positions may also result in students collaborating on or presenting their research independently at conferences. This is important because it shows prospective employers that the student is already engaged in professional activities within their field.

Grants and Scholarships

- This kind of funding requires students to be very proactive in seeking out possible sources. Applying early to get the most possible money is also essential.
- Once a student is admitted into a program it is possible to visit the Grant Center usually found on the campus of four-year universities and speak to an advisor about possible sources of funding. Sometimes this is easier if a grad student has developed their own research project. Some grants will fund the project and help defray the costs of school.

Foster Care to Academic Success

Funding Graduate School

Part-time University Jobs

- In many programs, grad students will work a combination of campus jobs. These can include: working at a tutoring center, helping librarians at the reference desk, shelving books, cataloging resources, teaching, or copy editing. Grad students also do find part-time positions within the larger community at places like restaurants or retail stores. However, they always search university job banks first, because they are trying to find experience that will be applicable in the job search once they finish their program.
- The central challenge of this form of funding is that it will never pay for everything. Many grad students pay their tuition with student loans and use their part-time jobs to provide spending money or help with textbooks.
- Many grad students also find themselves balancing three or four different jobs. Some of these positions may only work them four hours a week. This can result in a complex schedule and long days, as the student tries to fit various jobs and class work into the schedule.

The Process of Negotiation

If a student is lucky enough to receive more than one excellent funding offer for graduate school it is possible to use one offer to negotiate with another school.

Here is an example: *Brad was admitted with a full ride to the Sociology Ph.D. program at Arizona State University. All of his costs are covered at ASU. The University of Virginia, the school that he actually wants to attend, gave him only a partial funding offer. He tells the University of Virginia that he really values their program and wants to go there, but that he has received a full offer from ASU. The University of Virginia knows Brad is an excellent student and will contribute the highest level of scholarship to their program. They really want him. As a result, they give him more funding and Brad goes to UVA.*

This approach should only be used if a student knows for sure that the funding offer from the original school won't be at risk if they use it to negotiate with the higher priority institution. However, if a student is confident, it is definitely worth a try. -In some cases, if the student chooses, their status as a former foster youth may be used to increase their funding. Each student must decide for themselves whether they are comfortable with this or not. It's also essential to remember that students have many accomplishments and attributes that they can use to get funding.

Funding and Program Type

Funding for programs vary widely based on academic field. One important factor to consider in deciding whether a department might have a large amount of money to fund graduate students is the average income of the program's alumni. For example, many Business school alumni are able to give back to their programs by funding new students.

Foster Care to Academic Success

Funding Graduate School

Fields like English, Social Work, or Library Science often have much smaller amounts of money to draw from, in part because their students have lower incomes.

Residency and funding

- Grad students are also funded based on whether they are in-state or out-of-state. Of course, out-of-state graduate tuition is much higher than in-state. With this in mind, programs are more likely to fund an out-of-state student who needs more help.
- Students must be proactive and pay close attention to the residency requirements of their particular state. Some fellowships and assistantships may require a student to obtain residency once they have been in the program for a year. This process involves getting a driver's license in the state and showing proof of your address such as a utility bill. In addition, students should not assume they will be told this information. It is sometimes necessary to ask an advisor.

Major Things to Remember on the Path to Funding

Apply early!

Get to know your professors, even as an undergrad.

Be creative in seeking out funding sources.