

Graduate School Primer Series: Understanding Doctoral Funding at Cornell

[AUDIO LOGO] HEIDI MARSHALL: Hello, everyone. Welcome, and thank you for joining us today at one of our Primer sessions on Understanding Doctoral Funding at Cornell. So to introduce myself, I am Heidi Marshall. I am actually the outgoing Program Coordinator and Admin Assistant in the Office of Inclusion and Engagement. And I'm here along with my colleagues, Zenobia Lee-Nelson, who is the incoming Program Coordinator and Admin Assistant. I just wanted to share a few housekeeping items. So the session today will be recorded and will be made available on the Orientation hub on the Canvas page within one to two weeks after so that we have time to edit the video and update the captions. And we also have closed captions available. So if you check the bottom bar on the screen, you can show the captions if it's available or you can click the More option. And then the caption options will be presented itself to you. We do have a number of Primer sessions still available. We also have one that's later today, Organizing your Space to Optimize your Academic Performance with Jenny Forbes, which is director of the Big Red Barn and the Graduate and Professional Student Center. And so there's still time for you to register for that if you are interested in attending. And I'll be dropping the link in there for the website for you to be able to sign up for that if you are interested. Moving on to our session today on Understanding Doctoral Funding at Cornell, we do have Associate Dean Jason Kahabke, which is one of the Associate Dean for Administration. And I will put it over to him for him to start his session. And also, before I forget, if you guys have any questions you'd like to ask, if you would like to anonymously, you can send it to either myself or Zenobia. And we will be able to pass that information along to Jason for him to answer the questions for you. So, Jason. JASON KAHABKA: Thank you, Heidi. Good morning, everyone. I'm really excited to speak with you as incoming students. This presentation is really intended for students who are starting in a doctoral program at Cornell. So that's really will be my focus. But I recognize there may be a few others who've joined as well. So most of the information I'm going to share applies more broadly even to some research master's programs. But it is just a spectacular morning in Ithaca, a late summer morning. It's actually a little cool today. So if you're not in the US or if you're not in the northeast and you may have seen the news about the heat waves in some parts of the country, it is just beautiful here. So I'm really excited that you'll be joining us here in a couple of weeks if you're not already in the area. So I'm going to spend a little time this morning talking about, at a high level, how doctoral funding works at Cornell and at many other universities. And I'm going to leave time for questions. I'm going to pause a few times through the presentation. So if you have questions, you can unmute yourself and ask them. Or, as Heidi mentioned, you can type them in the chat, either just generally. You can enter questions for everybody. Or if you'd like to ask them privately, you can relay them through Heidi. So let me go ahead, and I'm going to share my screen and put up a PowerPoint slide just to help so you can see a little bit more clearly some of the topics. But again, I'd like this to be very useful for you. So if you have questions that are on your mind, they're probably on other students' minds as well. So it's really helpful to just ask those. And we'll make sure that, by the time you are done with this presentation today, you've got a good overview of how this is all going to work. It's

complicated, and it's probably very different from any other degree program you've been in. And that's one of the great things about the doctoral programs at Cornell is that they are fully funded in most cases. So let me share a screen, and we'll get started. So just the title screen here. This is really a discussion about Doctoral Funding, Assistantship, and Fellowships. So this is my planned agenda, and it is flexible. So if we have great conversation or topics or questions, we can diverge a little bit. But what I'd like to do is start with an overview and define some of the terms I'll be using. We'll talk about how payments are made to you so how you can expect to receive your funding. We'll talk about some of the policies that guide doctoral funding at Cornell. We'll discuss taxes-- everyone's least favorite topic-- but it's an important one to know about. We will offer some strategies about how to plan for your funding and how to be a proactive participant in your funding plan and not just a recipient. We want to make sure that you can be active in this and take some agency for yourself. And then we have some tips about things that are just good to know. And we'll have time for questions at the end. So I'd like to start this conversation by asking a question back to you. How are you funded? And this is an individual question. At Cornell, we have almost 100 graduate fields of study. And across the different disciplines, funding can work very differently. So some students might have external fellowships or funding that you receive from an outside agency. You might have funding in the form of teaching or research assistantship or fellowships. So if you're not clear about how you're going to be funded, it's always easiest and best to start with your offer of admission letter. And as a doctoral student at Cornell, each of you should have received an admission letter. It's the one that I imagine you were all very excited to get. And it says welcome to Cornell, and we're delighted to offer you admission. But then it also explains what your funding will look like. And Cornell's admissions letters for doctoral students include an appendix, a page or two at the end usually with a grid that describes your anticipated funding for each semester or for each year here. And that should give you an overview. And that's really a plan, and it can be subject to change. But if you are still uncertain about how you're funded, I would encourage you to look through your records, look through to your email, find your admission letter and review that. That really will help. That's the roadmap. That will describe what your funding plan is. Additionally, you can look on the grad school's website. And we've included a lot of information around funding and financial support. And so, if this is something that's still unclear to you or if you'd just like to be a little bit more informed, spend a few minutes, review the grad school's website, and specifically look at the Financial Support tab on the website. And that will explain, at a high level, all the information that you'll need to know. And it's important to know that the graduate school's policies are our overarching goal. And the reason that we offer full funding for doctoral students is because we want you to be able to immerse yourself in your studies, to be able to give your full focus to progressing through your doctoral degree, to learning the skills needed to be a researcher or a scholar in your area of study, and to immerse yourself, to really devote your full attention to your studies. And so the funding that we offer is a way to minimize the amount of debt you'll need to take on, hopefully, no debt when you're a doctoral student at Cornell and to also eliminate or minimize the need for you to take on outside employment, to really be able to use these years of doctoral study as an immersive experience and become a leading expert in whatever field you choose to study. And so that's a pretty cool thing. It takes a lot of resources from the university to do this. But it's a commitment that we make that we really want students to be able to have that experience. So I'm going to spend a few minutes

talking about the different types of funding and defining some of the terms so that we all have a shared understanding. And some of the words I'm using you may have heard them in other contexts, but they might have a slightly different meaning. So I'm really going to explain what they mean in the context of Cornell's doctoral education model. So we're going to talk about fellowships, and there's a number of different types of fellowships. We have University Recruiting Fellowships, so those may have been named in your admission letter. And you may hear them referred to as a Sage Fellowship or a Cornell Fellowship or a Dean's Excellence Fellowship or a SUNY fellowship. The university also has merit-based university fellowships. And so you may be awarded a fellowship, either at the time of admission or perhaps throughout your studies here. And so some of them are competitive. Some of them are based on nominations from your graduate program or from your advisor. And then there's a number of external fellowships. And these fellowships are from agencies. They might be US federal government agencies. They might be countries outside the US. They might be private agencies. And then we also have assistantship, so teaching assistantship or research assistantship, graduate research assistantship. We'll talk about those a little bit in more detail. And then the other types of funding that sometimes are mixed in with the two primary types above, we have student loans. And, again, our goal is for students to need few or no student loans while they're in a doctoral program. But there are certain cases when students might elect to take on loans to cover unusual or exceptional expenses. And for some students, there's either a desire or a need to take on some external employment. And so we'll talk a little bit about how that works. But really, our goal is to make sure that those last two categories-- loans and employment-- are really not the primary way that students are funding their doctoral education. So we would like for the funding to come in the two first categories because that really gives you the chance, as I mentioned, to be immersed in your program. So the other thing that I'd like to just help explain is what does it mean to be fully funded. And earlier in my comments today, I did mention fully funded. And I think it's useful to define that. So at Cornell, fully funded means students receive a full stipend. And so the stipend is really the take home funds that you'll receive. In the old days, we might have called that a room and board allowance. It's the payment made directly to you as a student that helps you cover your costs of living. And again, if we think about it in the old definition of room and board, it's the funds that you'll use to buy food, to buy groceries, to pay your rent. And, of course, in a modern context, we know that there's more than just room and board. It's also maybe your cell phone bill or insurance. It might be funds to help cover with transportation, whether it's parking or a bus pass or other things and just all the normal expenses that you have in order to live while you're a student. So fully funded is your stipend plus the university pays for your tuition while you're a student here and your health insurance. And in the US, health insurance is pretty expensive. Many of you already know this. But the total package value for a fully funded student is close to 70,000. And so when we talk about a full funding package, it's that sum total of your stipend plus your tuition plus your health insurance. And that value is significant. And so, again, I just want you to understand that the university is making a big investment in doctoral education. They're making a big investment in you. And it's because we know that, when we provide students with these resources, they can really be their best and do great things with their research. And so this is something that is, hopefully, something that you'll find really helpful and exciting as you start your program. So we talked about full funding. And the other phrase that you'll hear, oftentimes, in discussions

around Cornell's funding plan for doctoral students is a, quote, "funding commitment". And what does that mean? So we tell you the amount, which was the prior slide. We also want to talk about what is the duration of funding. How long will you be funded for? And what is our commitment to you? And then what are the expectations in return? So a full funding commitment from Cornell is a commitment that we will provide you with financial resources, the stipend, tuition, and health insurance, for a period of time. And that period of time is usually the typical time it takes for a student to earn their degree. So that can vary by program. We have some programs where students typically finish in four or four and a half or maybe five years. We have other types of programs where it's very common for students to take six or even seven years to finish. And that's just a function of the discipline. So in academic disciplines where students do extensive field work, they're researching in other countries, they're collecting data, the reality is that some of those programs take more time. And then there are certain programs where students can move very quickly through the PhD degree. So our funding commitment is an expectation that we will provide funding as long as you remain in good academic standing. So if you're doing well in your classes, if you're making progress in your research, if you're showing up and putting in the effort and making progress towards the degree, and, for those of you who have your funding as an assistantship, it also means actually participating in the assistantship. So if you're a teaching assistant, I think it's probably not a surprise that funding is provided with the expectation that you actually perform teaching assistantship duties. So if you stop showing up to your teaching assignment, then, at some point, we'll have a conversation and say this is really not working out. And your funding commitment only extends when you actually perform those duties. And when we offer a funding commitment, as I mentioned earlier, it's part of a plan. We expect that, over the course of the next four, five, six, or even seven years, you'll be supported on a combination of teaching assistant shifts, research assistant shifts, and fellowships. But we don't exactly know what funding you will receive in the spring of 2027, for example. And so it can be dynamic. It can be a little bit fluid. It can be based on some of your interests and your needs. So you may find that you would like to sign up for another teaching assistantship. Perhaps you're envisioning a career as a faculty member. And so you are looking for more experience teaching. And so you might look for opportunities to be a TA in the future, or perhaps you win a fellowship. And that could replace one of the TA or RA semesters that was explained in your offer letter. And that type of flexibility most students find to be useful. And so it's just helpful to point out that the plan that's presented in your offer letter is a typical example, but it can be personalized. And it often does change a little bit. But what doesn't change is our commitment to funding you. And so the type of funding may change, but the commitment is really our commitment to you. So you may find in your offer letter that there are some specific conditions or details. So if you have questions about that, it's always useful to reach out to your graduate field and ask them for a little bit more information or to clarify. And if you don't get the answers you need from your graduate field, then reach out to the graduate school, either to me directly or to our fellowship office. And we'll help you with that. So let me take a quick pause here and just ask, so far, does anyone have questions? You can either unmute and just ask your question or type them into the chat. And I'll try to make sure that I clarify anything before we get too far along. I don't see or hear any questions, so I'm going to push ahead. But as I said, feel free to jump in, and we'll try to get your questions answered. So I've used this term a number of times already. And I think it's

helpful to define, what is a fellowship? And because many of you are coming from different educational systems, maybe other types of universities in the US or maybe universities outside the US and the word fellowship is probably used differently in different contexts, so, at Cornell, you can think of a fellowship or a scholarship somewhat synonymously. They're essentially the same. I'm going to read you a little part of the official definition, and then we'll talk about how I unofficially describe it. So the key to a fellowship is that it's a stipend that's paid. It's funds given to you directly without any obligation on the part of the student to engage in teaching or research in furtherance of the university's academic mission. It really is funding that's paid to you to support your progress as a student, not to support a university goal. It's your own research. So if you win a fellowship, you're essentially being paid to do the type of academic work that you need to do to earn your degree anyway. There's nothing above and beyond that's asked of you or expected of you. And so a fellowship is just the most useful and flexible and desirable form of funding that students receive. And that's why so many fellowships are considered highly prestigious. There are things you can put on your CV or on your resume. They are a great accomplishment if you are able to win a competitive fellowship. And so my unofficial definition is it's really a funding package that gives you full tuition and stipend so that you can give 100% of your focus to just being an amazing student. And that is such a huge benefit to have fellowship funding while you're a student because it allows you to keep that focus. And another point that I think is worth noting is that, in many cases, the first few weeks or months or even the first few semesters at Cornell, doctoral students are looking for the right match of a faculty advisor who will be their special committee chair, their primary advisor. And when students have fellowship funds, that often can open the door to working with a range of different faculty that maybe you wouldn't otherwise have a chance to work with because, in certain fields, especially in the STEM fields and the science and engineering fields and in many of the life science fields, when a faculty member agrees to work with a doctoral student, they are also agreeing to provide funding for that student on one of their research grants. And so if there's a faculty member who's working in a really exciting area, a topic you want to work on and they don't have a grant or they've got a number of students already and all of their funding is committed for, they really can't take on a new student if they have to provide funding. But for students who have their own fellowship, students who win external fellowships, it removes that barrier. And so faculty are often very excited to work with students who have their own fellowships because it does give a different level of flexibility. And also, it shows that the student has been awarded a fellowship usually for merit and means that they're just a really top choice for working together. So fellowships, I think, are one of our premier funding mechanisms. But we also have other types of support that provide essentially the same level of stipend, the same level of tuition support, the same level of health insurance support. And, in many cases, really at a day-to-day level are almost indistinguishable in terms of how they function. So I'm going to talk about a couple of different types of assistantships. And at Cornell, an assistantship is-- I'm going to read, again, this is part of the official definition-- an arrangement in which financial support is given to a graduate student who engages in teaching and/or research in furtherance of the university's academic mission. So the distinction here is a fellowship is provided with no expectation of giving effort towards the university's goals. It's really just towards your own academic progress. An assistantship is slightly different. It's providing teaching or research in furtherance of the university's needs. And so I think the idea of a teaching assistantship is

perhaps a little bit more intuitive. As a teaching assistant, you would be required to help support the teaching of a class or course for 15 to 20 hours per week, averaging no more than 15 hours a week. And in return for that, you'll receive your full stipend, your full tuition, and your full health insurance. So that's still a really wonderful funding opportunity because not only do you gain experience teaching and, again, many doctoral students find that to be incredibly valuable. But, for a relatively small commitment of time-- 15 hours on week per week on average-- you receive that full package that's almost \$70,000 of value-- \$68,000 plus. And so, again, the goal is to provide you with an opportunity to be a full-time student and a relatively modest amount of service. And that will provide you with the financial support you need to earn your degree. Similarly, the research assistant is structured with this-- you'll notice the language very similar-- research that is not directly thesis related. So that's the service component. So you might be working on a research project that your advisor or another faculty member has. And you're making a commitment of 15 to 20 hours per week. And in return, you'll receive that full funding package. And those two assistantships are very common at Cornell. Many of you, in fact, almost all doctoral students will have the opportunity to serve as a TA for at least one or two semesters. And in some fields, it's quite common, students may serve as a TA even more than that. But we also have a couple of other types of assistantships that I want to talk about. And one of them, in particular, is called the Graduate Research Assistant, GRA. And this is very, very common in engineering, STEM, life science fields, and in certain social science. And in fact, this one in practice is very similar to the fellowship. It's an academic appointment focused on thesis or degree-related research of the type that is required from all candidates for the degree. So essentially, as a GRA, you're being paid to do the research that you would already be doing in order to earn your degree. In the prior to assistantships, we specifically defined how much time is allowable because, when you're a TA, we need to set some boundaries and say, on average, 15 hours per week. But after that, we really expect you to return to focusing on your own degree progress. But because the GRA is a form of assistantship where you're actually doing the degree research and being paid for it, we don't put a time expectation because the amount of time you spend on your own research is significant. It's really essentially a full-time activity. As a full-time student, you'll likely be working 35, 40 or more hours per week on your own degree progress. And I think that's common. I think most undergrads or master's students or really any other full-time student puts in a lot of effort. And so certainly these are rigorous and challenging and exciting PhD programs where time is a big part of it. So if you have specific questions about assistantships, I'd just like you to understand the university has a very detailed policy. It's called University Policy 1.3. If this is something you'd like to learn more about, you could go and read through that policy. It's a little bit boring. But just knowing that there is a policy if you have questions later or if you have a concern or you're not sure that something's working the way it's supposed to, just file that away in your memory that there is a policy. And you can go look it up when you have a need. I think maybe I've got a couple of questions in chat. Let me see if I can take a moment and just read through those. And I will try to answer them. So let me see. So I see a question that says thanks for the information. Cornell University's funding has good coverage except for dental insurance. Dental Health Insurance for staff and postdoctoral care is great. Could I answer whether it's possible to ask for the same dental insurance, et cetera? So this is a great question. The university's health insurance plan, it's a comprehensive plan that covers really all types of physical and mental

health coverage. It does not cover dental. This is common in the United States health system. The staff and faculty plan for dental is separate from the employees health plan. And it does have an extra cost. So the student plan is similar in that that it's an optional extra plan that students can subscribe to. Dental plans in the US are a bit different than health plans. So with health insurance, we sign up for insurance with the hope that we don't really need it. Most of us don't plan on needing an emergency room. We don't plan on needing a surgery or a hospital stay. And we're essentially pooling risk. With a dental plan, they work differently because dental care, most of us do get routine dental care. And so there's a very predictable amount of cost. So a dental plan, you pay in, and then you essentially get out that same level of benefit back. And so the strategy that the university has used for both employee and for student plans is that you can elect to use them if you find that to be useful. You can buy them. But many staff and students find that, rather than buying the plan, you can simply pay for dental care because even with a plan, they don't cover catastrophic level care very well. So it's really a personal choice. There is information on the university's insurance page around the dental plan, same provision. So you can look at those two options. Are there any changes to the parking permit situation at Cornell? Yep, happy to chat about that. So all students can look at the parking and transportation website. There are options for all students. And then there are additional options for graduate assistance. So the student level permits are typically in the outer parking lots. And there's a couple different choices there. The university parking office did open up a new parking benefit for students who are on assistantships. They can buy parking permits similar to the faculty and staff parking permits. So you could explore those on the transportation website. Let's see another question. Would the number of RA hours increase as you move further into degree, no longer have to TA. Great question. The hours for TA and GRA-- let me make a subtle distinction. So we talk about an RA, a research assistantship, and then there's another thing called the GRA, Graduate Research Assistantship. I'm just going to scroll back one or two slides to show the difference. So here, the research assistantship-- sorry-- the research assistantship, the second bullet, is a defined amount of time. The GRA is undefined. Now I think maybe the question from Benjamin is, what is the total amount of time that you would need to devote to your academic studies? And, again, that's largely a function of how you use your time, what type of project you have, and the expectations of your special committee. In general, doctoral degrees take a lot of time. To be a world class expert in the area of your study, the thing that you want to be the premier expert in, it's just going to take some time. It's like learning an instrument or learning any skill. It takes practice, practice, practice. It takes a lot of effort. And especially to create new knowledge, it's an incredible investment in your own development as a scholar. So also, I think that the question, especially when TA opportunities happen-- in some field, students TA early in their time as a student and then don't TA again. In other cases, students might TA more towards the end of their studies when they've really developed a specific expertise. So that can vary by field. So the next question, during the semester when we TA, what will that funding be additional to our current RA stipend? So each semester, you'll be assigned as either-- your funding will come fully from a TA, fully from an RA or GRA, or fully from a fellowship. It doesn't really change or mix and match within a semester typically. So you can think of it as you're always a full-time student and then you have a specific funding package that will define whether you have additional obligations above and beyond your student status. That would be the TA or a research assistant on an unrelated project or whether you're really

just fully first focusing on your studies as a fellow or a GRA. So the next question is, how do you get the opportunity to be funded as a GRA? That's, again, typically, when your faculty advisor has a research grant. Almost all GRAs come through the faculty advisor of a student. They're very common in STEM fields, certain social science fields. They're quite uncommon in the humanities fields. And part of that is because the US federal funding agencies like the National Institute of Health or National Science Foundation don't provide grants to the humanities in the same way that they do to the science fields. So if you're in a STEM field or in certain social science fields, you'll almost certainly be funded as a GRA. And you should speak with your graduate field and your potential advisors to talk about those opportunities. The next question is about appointment letters. So students should receive their appointment letter through the Workday system at the time their appointment is assigned. So if you don't have an appointment letter yet, you could ask your graduate field assistant who you've probably worked with through the admissions process to help clarify when you will receive that. If you're on a fellowship your first semester, you probably won't get an assistantship letter until closer to the first semester of your assistantship. So in some fields, it's common that students are on fellowship in year one and then move to assistantships in year two. So in those cases, you wouldn't expect your appointment letters until a little closer to the time that you're-- usually within a few weeks before your assistantship begins. The next question-- oh, that's a great question. I really appreciate it when we have questions for these sessions because I think it will give you better information that really meets your needs. So it's common that an appointment letter might say TA or GRA. And does that mean we get to choose? It typically means that, at the time the letter was written, there's not clarity quite yet. And let me offer an example. In some disciplines or in some graduate fields, there might be different types of research or different subdisciplines. In some cases, if there's an experimental track and a theoretical track, there may be a lot of GRA grant funding available to faculty in an experimental discipline but less so for theoretical. So what the graduate field will do is they try to make sure all their students are funded on the most beneficial funding that's available. And if a student is in a subdiscipline or working with an advisor who doesn't have GRA funding, then those students would be prioritized for TA funding. So it doesn't explicitly mean that you'll get to choose between GRA or TA, but it does mean that the field is working together to optimize funding. And so if you have a preference, there's two things you can do. One is talk with your advisor and have a better plan around what the funding would look like. And the other thing would be to talk with your graduate field assistant, so you understand how are TA assignments made or when would I expect to be a TA versus a GRA. And again, in certain fields, there really are no GRA funding if there's not an area where outside funding agencies are providing faculty with grants. So the next question is around external fellowships. What would be some of the common external fellowships that students can apply to? Let me circle back to that one a little bit later. There are certain types, but they're very different based on each field. And we do have some listed on our website, so that might be a useful place to start. But if we have time, I'll go back to the-- I'll find the link for it and post it in the chat. The next question is, if we have an external fellowship and it says we can work a maximum of 8 hours-- I'm going to hold onto that one. We'll come up to that a little later in the presentation. And then the last question, is it true that we are required to pay the full tuition fees upfront and then receive stipend and research once we've actually started working on it? Definitely not. We don't expect you to pay your full tuition upfront. So on that, if you've

received a Bursar bill in July, which I think most of you should have, it will list the full tuition and the health insurance as a charge on your bill. And many graduate programs are able to process the credit, the payment to your Bursar bill in advance of that bill. So you might see the full charge for your tuition and health insurance, and then you'll see a credit that shows it's been paid. And so there would be a zero balance or almost zero balance. If the credit has not been posted yet, it might just be because your graduate program hasn't finalized the TA assignments, and they're working on that now. The July bill is due in early August. And internally, we're working with all of our graduate programs to make sure that they have their credits posted by your August bill so that you can see that. But even if the bill is not paid in August, if you have a funding commitment and if you're in a doctoral program, we don't expect you to pay your tuition out of your own pocket. You don't need to pay it. Reach out to your graduate field and just confirm when the credits will go on your bill so that it's zeros out. But certainly, we don't want anybody paying that those funds upfront for your tuition or your health insurance. There might be other things that you do have to pay. So, for example, if you rent an apartment through Cornell and it's charged on your Bursar bill, those are things that you would have to pay for but not your tuition or your health insurance. And then the last question, then we'll jump back into the presentation. If I have to be TA later due wanting the experience, is there an application process, and is it competitive due to limited appointments? So TA assignments often are handled through your graduate field or the department that's most closely assigned for with your-- most closely aligned with your graduate field. So in general, there's not a single website or a single form where you would apply for a TA. But what you could do is ask to be considered for a TA. You can also reach out to other graduate departments. So if you have an interest that's slightly different from your graduate field, perhaps you'd like to teach for a language course or maybe you'd like to teach an introductory biology course or, at Cornell, we have these really amazing, we call them, first-year writing seminars-- they're typically for first year undergrads-- and doctoral students can put together a proposal for a unique curriculum and teach a course of their own design. And they can be on any topic you can imagine. And those are the types of teaching experiences that many doctoral students really seek out because it's just such an interesting and fun way to gain teaching experience really from beginning to end develop your own curriculum. So there are opportunities to teach. I don't think it's so competitive that students are unable to teach. And, in fact, in many fields, they're always seeking TAs. I seldom hear of a student finding it difficult to get teaching experience. So let me pause on questions there. Keep typing them in if you've got more questions. But I'm going to jump back into the presentation, and then we'll circle back a little bit for the next questions. So the next thing I want to talk about is how stipend payments are dispersed to you, how those payments actually get into your hands, into your bank accounts. So if you're on a fellowship, your stipend will be paid as a single, large refund on your Cornell Bursar bill. And this will happen just a few days before the start of the semester. And you'll recall that the stipend is approximately \$32,000. So the amount that will be deposited into your Bursar account and then generated as a refund is approximately \$16,000. So it's a big amount of funds that will come all at once. And so for students who are on a fellowship, it's really important that you budget and plan carefully. And then, assistantships, because assistantships are a form of service to the university, they're required to be paid through the Cornell's payroll system. And that happens on a semi-monthly schedule. So approximately the 15th and the 30th of each month, you'll receive a payroll

deposit or payroll disbursement. And that'll happen throughout the fall semester, throughout the spring semester. So the big difference-- they're paid through different systems. One is Bursar. One is payroll. And one is paid as a lump sum. One is paid twice a month. And obviously, it's different levels of budgeting and different levels of planning for those two different systems. It's also important to note that there's actually two different direct deposit systems. So you have to sign up for direct deposit with the Bursar and also sign up for direct deposit with the payroll because most students, at some point, hopefully, you'll be on a fellowship, and then at other times you'll be on an assistantship. So you really should sign up for both. Direct deposit will make sure that you receive your pay, your stipend, your paycheck quickly. And it will go right into your bank account. And it's much more efficient than getting a paper check. In either case, though, if you don't have direct deposit, it will default to a paper check. And you'll get some instructions on how to pick that up. So we had a question about other employment. And I mentioned that some students do elect to take on other employment aside from their assistantship duties. So a couple high level points-- one is that all students are limited to a total of 20 hours per week of total employment while you're a full-time student. This is really important for international students. That's a limitation set by F1 and J1 Visas. And I think this is the question. Additional restrictions apply if a student is on a GRA or a fellowship that the total hours of outside employment is limited to 8. And the idea here is that the fellowship is a generous support. It is funding that's provided so that you can immerse yourself in your studies to be a full-time student. And so the funding agencies that are providing these fellowships want to see that you really are using that to be a full-time student and not also being a full-time or even a part-time employee. And that's really to prevent a conflict of commitment. When you take those fellowship dollars, you're committing to immersing yourself as a student. And for assistantships, the TA or the RA, in particular, you'll remember that those average 15 hours per week of service. So 15 hours a week plus 5 hours of outside employment brings us up to the 20 hour total limit. So while you're a TA, you could take up to five additional hours. While you're an RA, you could do five additional hours. And that gives you 15 plus 5 brings you to the 20 hour total cap. So that's the limitations around employment. I just want to point out a couple of quick things. This is a time when you'll probably be receiving a lot of messages from the university. Complete your semester checklist. Make sure you've done the new student items. If you miss important deadlines or requirements, it's possible you'll have a hold placed on your enrollment. It's not intended to be punitive. It's just a reminder that, until you get all of your important items done, you submit your forms on time, you do your vaccination records-- all the things that the university needs from you-- if you don't do all those, then they'll place a hold on your enrollment. And until your enrollment is all sorted out, certain types of things can't happen. So please, please, please, check your online your Student Center. Check your checklist. Make sure everything is done. And don't get behind on those. Those can eventually delay your assistantship payments. And then we also had a question about taxes. I see we have another one about W-2s. So let me talk a little bit about taxes because these are really important. I also need to just make a disclaimer. I'm not a tax attorney, and I'm not a lawyer. So I'm not allowed to give tax advice. So everything I'm going to share is just high-level information. And it's always important to look at the official pages around tax policy. And if you need to, there's other ways to get help. And I'll let a few of those. So like many places, like almost all places in the world, the government will assess taxes on income. And it is important to know that all fellowship and

assistantship stipends are generally considered taxable income by the United States Internal Revenue Service and by New York state. So they view them as taxable income. And so you need to just be aware of that. Tuition credits and any stipends that are paid through the Bursar system are reported on a form called a 1098-T. And tuition is not taxable income in most cases. But the fellowship stipend would be. So the question in the chat is, do we get a W-2? And the answer is you will get a W-2 for all your assistantship payments, your assistantship stipend so that will be your TA, your GRA, and your RA. Those are paid through payroll, and you get a W-2 form that shows how much taxes are being withheld. For fellowship stipends, most students won't have taxes withheld directly. So it's your responsibility to budget for that. And you will get a 1098-T for. International students, some countries have a tax treaty with the United States that requires that taxes be held on fellowships. And so taxes may be taken out of your fellowship stipend if it's part of a tax treaty. And so there is information on this. And you can look at the university's global learning web page, and they have a lot of information about taxes for international students. So when you arrive, most of you will need to complete an I-9 form as soon as you start assistantships. And your GRA will help you do this. At the same time you receive your appointment letter, you'll get information about the I-9 process. And if you're on an assistantship, you can view and download your tax forms from Cornell's HR system, our payroll system, which is called Workday. So you'll get more information about this. But I think the important thing to know is that you are subject to taxes. Assistantship and fellowships are subject to taxes. One has withholdings. One typically does not. And so it's important to plan for that and budget for that and especially for those on fellowships. I mean, it's great to get that big, lump sum disbursement. But just remember, you do have to budget over time, and you have to set some aside for taxes. And again, there's more information on the website for this. I'm going to go through this kind of quickly. Loans are available if you, as particularly for US citizens and permanent residence. There's fewer options for international students. But if you anticipate needing a loan in addition to your doctoral funding that you've been offered by the university, you can contact the university's financial aid office. And there are also private loans available, again, for US citizens and permanent residents. So those two things are available. Someone asked for the link for taxes. When I'm done with this presentation, I'll try to quickly pull it up and post it in the chat. But if you Google Cornell tax, it'll be the first thing that pops up. We have a university tax office, and it has helpful references for all sorts of student related tax questions. So that might even be the easiest way. I also will quickly mention-- and I know we're getting a little tight on time, so I want to leave a few questions. In addition to the full funding opportunity, we have a lot of other smaller funding options for students. We have research travel grants that has actually gone up to \$2,500 for research travel if you're doing field work or you have a need to travel to a different research facility. So those grants can be helpful. We provide conference travel grants if you're going to present your research at a national meeting or other presentation. We offer a very generous external fellowship supplements. So if you win a competitive fellowship outside of Cornell and it's less than a Cornell full funding package, we will generally be able to supplement that and bring the stipend and the tuition and the health insurance up to the normal Cornell level. So we want you to be really excited to go out and apply for those even if they're not quite as generous as a normal Cornell package. We also offer special supports for students living in the United States that are undocumented or in DACA status. So if that applies to you, you can reach out and we'll help you navigate that. And we

also have some opportunities for US citizens who are applying for the NSF GRFP, which is a special funding opportunity through the National Science Foundation. So I just want to quickly summarize some strategies as we're wrapping up. It's always important, and I can tell this is a really engaged group and you're here participating in this, so you're taking this already to heart, educate yourself about funding, review the graduate school's website. It's really important to talk with your potential advisors if you're going to do a rotation with different faculty. If you're not sure which faculty members you'll be working with you, talk to them not only about their academic vision and opportunities but also talk about what funding looks like for students in their research group and their lab group. When you're exploring what you want to specifically study and focus on, funding is actually a big part of that. This is a great time. If you haven't done this before, develop a personal budget and plan ahead. It's really an important part of being financially independent and using the resources that you'll be awarded as part of your funding package carefully because, in some ways, we hear from a lot of students who are able to do great things and to travel and to use their stipend to cover all their needs. We also know that some students struggle to cover all their needs, especially if they're supporting a family or have children, for example, or have exceptional costs. So having that budget can really help you plan ahead. Make sure you understand the conditions of your funding. So read your appointment letters and make sure you understand your admission letter. And then seek out other funding opportunities. Some students are really, really proactive about getting those external fellowships. And those can open doors and can really change the course of your studies. Plus, they're so prestigious, and they look great on a resume. And then just ask lots of questions. And I'm glad to see folks are doing that in the chat. So those are my guidelines. Let me end the share. And then we'll go through a few more other questions here and make sure everyone gets their questions answered. So I see, for international students that have a 20 hour limit, being a GRA or on fellowship-- being a GRA fellowship is the maximum they can do regardless of the additional employment allowed? It's actually not quite. So if you're on a fellowship or a GRA, you are eligible to take on 8 hours per week of additional employment and still be within Cornell's policy. So that does give international students some opportunities to seek out employment. So you might find an opportunity to work on a research project or maybe edit a journal or help with some organizing a colloquium or symposium. And so many students do find something in that 8 hour per week range that works well for them and actually adds to their experience as a doctoral student. Another question, is there a tax attorney associated with the university that students can reach out to for help? So for international students, there are tax resources, particularly because the needs of international students can be a little bit more complex. So the Office of Global Learning does have resources. For domestic students, the university doesn't have a tax attorney. But there are a number of organizations in the community that provide free or low cost tax preparation assistance. So if you have a special question or special need, you can work with those organizations, and they can help. There's also a lot of information online on the university websites that will help you be self-sufficient with preparing your own taxes, again, if they're relatively standard. If you have unique income or tax dynamics that are a little bit outside the norm, you might actually need to have a CPA, an accountant, or attorney to help you with them. But those are available through the community. And Ithaca is actually a quite-- there are a lot of resources for many different things in the community. And it's useful to keep that in mind. Not everything comes directly through the

university. But there's resources around health and wellness, family support, extramural Activities wellness, all those things. Ithaca is a pretty vibrant, small city. So I think you'll find a lot of things there. And then another question, are there any programs in place to support students planning for retirement, IRA matching programs? There are relatively few formal programs that specifically address retirement planning. There are a couple of different options. In some cases, you may find in the US, there's a retirement tool called a Roth IRA. You may find that one is an option. I think there have been some changes recently in retirement options. But essentially, the Roth IRA allows you to provide pretax contributions. And then those grow over time. And when you retire, you receive the payments out of that investment as non-taxed. So there are some advantages there. There are not opportunities for a payroll contribution into retirement tools. Again, student stipends are treated differently in, many different US federal tax and tax regulations. So, for example, full-time students are not charged what we call FICA, and those are the payroll taxes that regular, full-time employees have deducted from their paychecks. So even though there are elements of the payroll process that feel like it's somewhat akin to standard employment, it is quite different in the sense that, as a full-time student you have some different benefits and some different policy options under the US federal and labor and other regulatory framework. It's just quite unique in that role. So happy to talk more with individual people if you have questions. But, again, if we think of the assistantship stipends as really kind of evolving from this notion of room and board allowance and then a generation or two ago and into really just a basic living allowance now covering expanded set of expenses that most students would incur, that's, I believe, the reason why, for example, the FICA is not withheld from full-time students and also why some of the normal tax retirement planning mechanisms that are available under federal tax planning programs don't apply to full-time students. I think we've covered all the questions in the chat. And we are closing in-- we've just reached our time. So let me take this moment just to wrap things up and say, again, how excited we are that you'll be joining us. And thank you for participating today. And if you have more questions, reach out to the graduate school. And otherwise, let's see-- oh, there's an evaluation form. So if you'd like to share any feedback, click the link that Heidi just posted and share your feedback. It's always helpful for us, and we'll try to incorporate any suggestions into next time. And as Heidi mentions, these will be available as a recording later on. So again, thank you and hopefully looking forward to seeing you very soon.