Difference between Grad & Undergrad Financial Aid

Demystify
  ▶ Fellowships
  ▶ Scholarships
  ▶ Loans

Resources
Grad vs Undergrad financial aid

- In undergrad, the university funds you
- In grad school, the program funds you
  - When applying to a program, the FA app may be separate → Personal Statement becomes important
  - Funds come from department funds
  - Some programs have private endowment funds
  - The graduate division provides some funds to the department
Public schools are more affordable (tuition) but there are also many financial aid opportunities with private schools

- Average cost of a master’s program: $10,000 to $60,000 (per year)
- Average cost of Medical school: $32,000-$52,000 (per year)
- Average cost of law school: $45,000-$75,000 (Per year)
- Average cost of a PhD: $28,000-$40,000 (per year)
Additional Costs (after Tuition)

- Housing
- Transportation (bus, car, home visits)
- Food
- Personal Expenses
- Books, supplies
- Lab fees, etc.
- Overall cost of living in location (rural vs. city)
- Health insurance
- Exam Fees - (GRE, LSAT, MCAT, GMAT)
- Other expenses (i.e., dependents)
CA Dream Act Application

- Dream.csac.ca.gov
- Official document indicating your FA need or EFC
- State Universities provide funds to grad students
- Scholarships may require it
Non-resident tuition waiver - AB-540

- Undocumented students must complete the AB-540 non-resident tuition waiver at their grad school institution even if they completed their undergrad degree at that institution.

- Make sure the FA office applies it to your package.
Clarifications before moving forward...

Teaching Assistant-ships, Graduate Student Research-ships, & Instructor of Record appointments require work authorization—these are opportunities only open to DACA or TPS undocumented students with Employment Authorization Documents.

AB-540 students or non-AB-540 without work authorization cannot take on TA, GSR’s, or Instructor of Record Appointments.
Not all is lost! Outreach Tips:

- Schools might make assumptions about all undocumented students
  - Not all undocu-students are the same (i.e., TPS, DACA, AB-540)

- Although draining, embarrassing, or overwhelming—advocacy is important!
- You can always ask more questions
- Make your inquiry confidential or ask someone at your resource center to investigate on behalf of a student.
Ask the right questions

- Can we open this opportunity to undocumented students?
- Is there an explicitly detailed eligibility criteria for this opportunity?
  - What does the language say?
- Is this opportunity supported by Federal or State funds?
  - State funds include more AB-540 than DACA student beneficiaries
- Is this internship/fellowship/scholarship linked to undocu-friendly Donor Funds?
- Can you seek out alternative sources of funding for this position?
### What’s the difference?

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Fellowship</th>
<th>Grant</th>
<th>Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Study funds for students</td>
<td>Funds for students or non-students</td>
<td>Financial aid that does not require repayment</td>
<td>Borrowed funds</td>
</tr>
<tr>
<td>Awarded for financial need; grades; community service; major; city of residence</td>
<td>Professional or career development</td>
<td>Covers education-related expenses (tuition, fees, books, supplies, room &amp; board)</td>
<td>Require repayment</td>
</tr>
<tr>
<td></td>
<td>To study a specific field; research on an issue; development of an organization; training for fellow’s growth</td>
<td></td>
<td>May incur interests</td>
</tr>
<tr>
<td></td>
<td>Might require EAD</td>
<td></td>
<td>Used for education-related expenses</td>
</tr>
</tbody>
</table>

- [EAD](#)
Private scholarships are available regardless of immigration status

Reach out to the schools FA office and inquire about their availability, selection process, and citizenship requirements

Admission and scholarship are two separate matters
MALDEF is the nation’s leading Latino legal civil rights organization

Not solely open to Latinx folks, everyone is eligible to apply!

https://www.maldef.org/resources/scholarship-resource-guide/
Immigrants Rising is the leading organization in CA providing higher education and entrepreneurship resources to the undocumented community.

Scholarship list link
2021 Graduate Fellowship List

2021 GRADUATE FELLOWSHIPS THAT DON’T REQUIRE PROOF OF U.S. CITIZENSHIP OR LEGAL PERMANENT RESIDENCY

- https://immigrantsrising.org/resource/graduate-fellowships/
Purpose: to increase SFSU diversity by encouraging students with educationally or economically disadvantaged backgrounds and outstanding academic records to pursue and complete master’s and doctoral degrees

$3,500 for MA students; $5,000 Ph.D.

Complete the California Dream Act Application

AB-540 eligible

https://grad.sfsu.edu/content/graduate-equity-fellowship
Defines “inclusive fellowships”

Provides step-by-step guidelines to creating institutional fellowships, application process, & agreements

Fellowship example provided

https://immigrantsrising.org/resource/creating-fellowship-programs-for-educational-institutions/

**Introduction:** New American University is offering the Success Fellowship, a fellowship for Academic Year 2019-2020 that provides hands-on/experiential learning, professional development, and networking for students from diverse backgrounds. The fellowship includes a yearly stipend of $6,750.

**Application Deadline:** June 28, 2019

**Stipend Amount:** Stipend of $6,750 for Academic Year 2019-2020 ($2,250 per quarter). This stipend is contingent upon the successful completion of the fellowship program.

**Application Submission Process:** Students must complete the application form and email it, along with a resume and a one-page cover letter explaining their interest, to Ms. Jane Doe, the Fellowship Director of New American University, at janedoe@newamericanuniversity.edu.

**Eligibility:** Students must: (1) have demonstrated interest in their field of study/research; (2) be in good academic standing; and (3) come from a diverse background (e.g. race/ethnicity, sexual orientation, immigration status, national origin, etc.)

**Fellowship Description:** Success Fellows will:

- Participate in a hands-on/experiential learning project in their field of study/research (10 to 15 hours per week)
- Submit bi-monthly reflections on their learning project
- Be matched with a faculty/staff mentor in their field of study/research who will review bi-monthly reflections and provide ongoing feedback on learning project
- Participate in monthly leadership and professional development training seminars
- Be part of cohort of other fellows

If you have any questions, please contact Ms. Jane Doe, the Fellowship Director of New American University, at janedoe@newamericanuniversity.edu
UCLA Graduate Division Fellowship for Undocumented AB-540 Graduate Students

- Master’s and Doctoral student benefits: stipend, tuition, fees, and supplemental tuition *if applicable*
- Preference given to AB-540, non-DACA applicants
- More information:
  - [https://grad.ucla.edu/asis/stusup/ucopab540app.pdf](https://grad.ucla.edu/asis/stusup/ucopab540app.pdf)

### Deadline
August 21, 2019, and on a rolling basis throughout fiscal year 2019–20 and as funding is available.

### Amount
- **Doctoral students**: Partial funding available for stipend and/or standard tuition and fees. If your degree program has professional degree supplemental tuition, this funding will not cover that expense.
- **Master’s students**: Partial funding available for stipend and/or standard tuition and fees. If your degree program has professional degree supplemental tuition, this funding will not cover that expense.

### Eligibility
- Incoming or current UCLA master’s or doctoral student (in-absentia status okay)
- Continuous enrollment/registration in minimum of 8 units while funded
- Continuous undocumented AB540 status during period(s) of funding (preference will be given to non-DACA [Deferred Action for Childhood Arrival] students)
- Minimum cumulative GPA: 3.0 (other students are encouraged to apply once this minimum is met)
- Students funded during the summer must have been continuously registered/enrolled during the previous Spring term and must be continuously registered/enrolled during the following Fall term. Otherwise, their summer funding will be cancelled, and it will have to be reapplied.

### Application Procedure
Submit to uclafellowship@grad.ucla.edu the following documents as a single PDF document (except the letter of recommendation) in the order listed:
- The completed and signed application and
- A personal statement of your goals, coursework completed and research activities (two pages, double spaced, no less than 11 pt font and 1” margins)
- One letter of recommendation, signed and on office letterhead, that addresses your academic qualifications, community-service activities, and/or other relevant information (emailed to address above or delivered to 1228 Murphy Hall)
- Unofficial UCLA graduate transcript if applicable (MyUCLA transcript okay; no Degree Progress Reports)
- Unofficial undergraduate/community college transcript(s)
- A resume or curriculum vitae
CSU Grants & Loans

- CSU in-depth website information

- State University Grant (SUG)
  - $6,348 for Teaching Credential
  - $6,738 for Graduate Students

- CA Dream Loan
  - Subsidized loan program; undergraduate, credential & Master’s students
  - CADAA & AB-540 affidavit required
  - Borrowed $ with interest—Federal Direct Subsidized loans, changes annually
    - No interest while at school, periods of approved deferment, or 6-month grace period
Other Loans

- Undocumented students cannot receive Federal Loans or Pell Grants.
- However, they are eligible for Institutional or Private Loans using a taxpayer identification number (or ITIN).
- DACA students are eligible for Sallie Mae and Discover loans with US Citizen cosigner.
New! Undocu Grad School Guide!

- New York State Leadership Council
- **Downloadable link**
- 104-pg. Resource
- Covers CA, NY, NJ, & WA

**CHAPTER 1: Preparing for Graduate School**

A. Deciding to Apply - Things to Consider  
B. Paying for Graduate School  
C. Preparing for and Taking Standardized Tests  
D. Undocu-Friendly Schools Outside of New York State

**CHAPTER 2: Attending Graduate School**

A. Working During Graduate School  
B. Graduate School-Specific Requirements

**CHAPTER 3: Using Your Degree After Graduate School**

A. Professional Licenses  
B. Working After Graduate School

**CHAPTER 4: Helpful Tips and Considerations**
Resourceful handbooks and guides


Resources

- http://www.phdreamers.org/
- http://mydocumentedlife.org/
Thank you for attending!

Questions or comments, please email:

juanruiz@nepantlaphilosophy.com

Visit my Drop-in Office Hours, more info:

bit.ly/UndocuGrad22