

Funding for Graduate Students

Welcome to Oregon State University and the start of your Graduate education! The Graduate School and The Office of Financial Aid & Scholarships are here to help you understand the financing and funding opportunities available to help make your dreams of a graduate degree become a reality.

Federal Financial Aid

Applying for federal financial aid is easy, and done online by completing a FAFSA application through a secure website, fafsa.gov. FAFSA stands for FREE Application for Federal Student Aid and the new application is available every October 1st. This application may qualify you to participate in Direct Lending programs available to Graduate students

Unsubsidized Ford Direct loans are not need-based and begin to accrue interest when they are disbursed. They also have a fixed interest rate and payments are deferred until 6 months after graduation or stoppage in at least half time enrollment. The interest rate can be found at <https://studentaid.ed.gov/sa/types/loans/interest-rates>

Maximum available per year-\$20,500.

Graduate Plus loans are credit based and require an application for approval. They are not need-based and begin to accrue interest when they are disbursed. They also have a fixed interest rate and the loan will be deferred while you are enrolled at half time. The interest rate can be found at <https://studentaid.ed.gov/sa/types/loans/interest-rates>

Maximum available varies per year based on remaining need.

Assistantships

The most common form of student support, graduate assistantships are employment-based appointments where students, in exchange for their service, receive a stipend, tuition remission, and an institutional contribution toward the health insurance program available only to graduate assistants. Teaching and research assistantships are offered on a competitive basis and are generally administered by the academic departments.

Fellowships & Scholarships

Fellowships and scholarships for graduate study are awarded on the basis of academic merit and/or financial need. Fellowships usually provide a stipend and, in some cases, tuition support and a research allowance. Scholarships usually cover direct educational expenses, such as tuition and fees. Some fellowships and scholarships are awarded institutionally, either by the Graduate School or by an academic college, department committee, or graduate program, while others are awarded by external agencies such as the National Science Foundation. Visit the Graduate School Funding Your Education webpage for information and links. <http://gradschool.oregonstate.edu/finance>.



DID YOU KNOW?

- Assistantships must be reported to Financial Aid and are counted as a resource for the tuition assistance. Be sure to let us know to avoid being over paid with loan assistance and having to repay aid at a later date!
- Each year, the Graduate School and Valley Library offer a joint presentation to graduate students on the topic of financing your graduate education focusing on locating sources of support, both internal and external to OSU. It presents ways in which graduate students may be supported at OSU and also explores search tools and techniques for locating external sponsors. The Valley Library also has a large collection of resources to help identify possible funding and fine tune your application

More information can be found at:



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