

## Managing Tuition Costs during Graduate School

Fee remission use, A800's, off campus sections, G901's,  
fee reduction & special expenses forms

The main expense you'll have will be the cost of the 90 hours of graduate credit hours required for the PhD degree. The biggest financial mistake we see students make is failing to register for credits when they have a fee remission. Before it is too late, we would like to give you some advice regarding A800, research credit hours, and using fee remissions to your best advantage financially. Included below are a few other tips which may reduce your cost for attending graduate school.

Some students receive fellowships or student academic appointments during the years they are enrolled in our PhD program. Most of these fellowships and student academic appointments come with a 30 or 24 credit hour **fee remission**. A fee remission covers most of the tuition cost but they do not pay for the mandatory campus fees or course related fees. A 30 credit hour or "full" fee remission includes 6 summer credits. A 24 credit hour fee remission does not include summer sessions. A student who has received a fee remission may expect to pay a bursar bill of about \$900 to \$1500 per semester in mandatory campus related fees and course related fees. Please go here (the Bursar web site, [http://bursar.indiana.edu/fee\\_schedule.php](http://bursar.indiana.edu/fee_schedule.php)) and click on the Category drop down box. Under "miscellaneous" please note the admissions, orientation and International Services fees. Under "course related" go down to Science Infrastructure Fee/Anthropology. Also, please see what is listed under "mandatory".

Fee remissions are provided by the College and should be used only for courses on the Bloomington campus related to your degree.

If you have a full fee remission, you should be consistently enrolling in 12 credit hours fall and spring semester plus 6 credits for the summer sessions. Whenever you enroll in less than 12 credit hours of regular courses for the fall or spring you should also be enrolling in additional credits of **A495, Individual Readings, or A800, Research**, so that your enrollment adds up to 12 per semester and 6 for the summer. Three years of a full fee remission may give you the required 90 graduate credit hours which you need in order to begin taking **G901, Advanced Research**. (12 fall + 12 spring + 6 summer) 3 years = 90 credit hours.

You want to be able to take **G901, Advanced Research**, as soon as possible because it only costs \$150 per semester and the campus related fees are optional. Students are allowed to enroll in G901 only six times. To be eligible to enroll in G901 you need to have passed your qualifying exams and have 90 graduate credits on your Indiana University transcript. The PhD degree requires at least 90 graduate credits of enrollment. The required 90 graduate credits for the G901 enrollment eligibility and for the PhD degree may include up to 30 hours in transferred graduate credits. Once your request to transfer graduate credits has been approved by the College Graduate Division these credits will appear on your IU transcript. The transfer form can be found on our department web site in the Graduate Program section by clicking on "Checklists

and Forms”.

<http://www.indiana.edu/~anthro/assets/documents/PDF%20Grad%20files/Checklists%20and%20Forms.html>

Anthropology PhD degree program students are expected to finish all of their required coursework and take their qualifying exam by the end of their third year. Your coursework hours will add up to at least 60 credit hours. This is a minimum requirement and you should fill out a checklist of coursework with your Advisory Committee as soon as possible. Please do the math and realize that you need to enroll in more than 9 credit hours per semester in order to be able to take your qualifying exams by the end of your third year.

Please be aware that you may be required to take courses that do not carry **graduate credit**. For example, if you enroll in a 491/492 series of Graduate Readings in a foreign language these courses do not carry graduate credit. There are other courses you may be required to take which do not carry graduate credit. If a course carries graduate credit it will be found in the **University Graduate School Bulletin** without a special note such as (3 cr.; no grad. cr.). If your advisor tells you to take a course that does not carry graduate credit, you should point this out to them and confirm that they are aware that it does not carry graduate credit. You should always check the University Graduate School Bulletin to see if your courses carry graduate credit.

<http://www.indiana.edu/~bulletin/iu/grad/2009-2010/compprograms.shtml#bton>

Once a student has passed their qualifying exams they are required to be continuously enrolled. This enrollment requirement may be satisfied by enrolling in at least one credit hour of A800 or G901 each fall and spring semester.. If you think about each non-resident graduate credit costing about \$900, that's a lot of money which you may have to pay in the future for research credits that you could have taken while you had the fee remission.

If a student is off campus (residing at least 25 miles from the City of Bloomington) they may request permission to enroll in the **off campus sections** of A495, Readings, or A800, Research, for the semesters or summer sessions they are not on campus. When a student registers in these special off campus sections, they are not charged the mandatory campus related fees.

Once a student has used up all six semesters of G901 and if they have won at least \$1,500 in external dissertation fellowships, they may enroll in one credit hour of A800 and apply for a **fee reduction**. The fee reduction allows a student to pay the Indiana Resident tuition rate for that one credit hour. <http://www.indiana.edu/~anthro/cp/grad/Fee%20Reduction.pdf>

### **Special expenses forms and student loans:**

Most fellowships and awards are processed through the Office of Student Financial Assistance. If you have taken out the maximum amount allowed for a semester in student loans and would like to receive additional funds in awards or research fellowships, it will be necessary for you to apply for an increase in your financial aid need amount by filling out a **special expenses form** with the OSFA before the OSFA deadlines have passed for the semester. If you do not do this it may not be possible for administrators to process your well deserved awards.

[http://www.indiana.edu/~sfa/forms/10\\_11AY.html](http://www.indiana.edu/~sfa/forms/10_11AY.html)

It is not possible to process a fellowship award unless the student is enrolled in at least one credit hour. If you have taken out student loans for a spring semester and do not have a summer fee remission you should think about filling out one of these appeals well in advance of the OSFA deadline for spring semester. Entering an award at the end of the spring semester may be the only way to give you the funds for a summer research project.

Finally, during the write up stage of your dissertation you should consider carefully the trade-offs and implications of accepting Assistant Instructorship positions as it may take precious time from your writing and delay your defense. For that matter, at any stage in your graduate career, you may want to consider the advantages and disadvantages of living on student loans and/or accepting Student Academic Appointments (SAA).

I hope this advice saves many of you from unnecessary personal expense. If you need clarification on one of these topics please feel free to ask Debra Wilkerson in the Anthropology office.

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