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The 2006-2007 *Financing Your Doctoral Education* guide is presented by the Harvard Graduate School of Education to assist students and others to understand the policies, procedures and programs of the School's financial aid program. It should be recognized that all information in this guidebook is subject to revision. Information contained herein supersedes that previously published and is subject to change.

March 2006

Introduction

Welcome to the Harvard Graduate School of Education!

The HGSE Financial Aid Office offers a number of financial aid programs to assist doctoral students in financing the cost of education. This publication is intended to familiarize you with the opportunities and services offered by the Financial Aid Office and to assist you in your financial planning. Our website is another important source for information – we invite you to refer to it regularly for information updates, commonly-used forms and the latest versions of this guidebook and other useful financial aid publications.

HGSE doctoral students receive funding from a variety of sources. Our grant and fellowship programs include:

- merit-based and need-based grants
- dissertation support grants
- low-interest federal loans that offer a number of deferment provisions and repayment options
- employment opportunities including the Teaching Fellowship Program, the Teacher Education Advisors Program (TEP) and Research Assistantships.

The Financial Aid Office is committed to working with you as you plan the financing of your graduate education. The financial aid staff is available as a resource to assist with many aspects of the planning process. We offer workshops and programs throughout the year and gladly welcome your suggestions for new topics. Please contact us if we can be of assistance.

Harvard Graduate School of Education
Financial Aid Office
13 Appian Way, Longfellow Hall Room 11
Cambridge, MA 02138

Office: (617) 495-3416
Fax: (617) 496-0840
Web: www.gse.harvard.edu/financialaid

The HGSE Doctoral Financial Aid Program

Careful financial planning is essential to a successful student experience, and it is our hope that the information in this resource will guide you in this effort.

HGSE doctoral students receive funding from a variety of merit-based and need-based sources. Admissions decisions are made without regard to a student's financial need.

Merit-based funding is awarded by the Doctoral Programs Committee during the admissions process. Because these funding sources are limited, most students will apply for need-based financial aid during those years when their costs are not fully covered by merit awards.

Students who apply for need-based financial aid will be awarded financial aid packages based on calculated financial need. This need determination is made using the detailed information provided on financial aid application materials. Most aid packages are comprised of a combination of grant, loans and employment.

Students requiring need-based financial assistance must apply for financial aid each academic year. Application deadlines can be found in the HGSE Catalogue, on the Financial Aid website (www.gse.harvard.edu/financialaid/) and in the HGSE Financial Aid Office.

While the Financial Aid Office makes every effort to provide students with financial aid awards that meet full need, please note that funding limits sometimes prevent us from doing so. Students employ a variety of strategies to supplement their aid awards, including the teaching fellowships, research assistantships, the teacher education advisory program, employment opportunities and external grants and fellowships discussed in this guide. These professional work opportunities are provided by the school to both enhance professional development and increase financial support during your enrollment at HGSE.

What to Expect Throughout Your Doctoral Program

ENTERING STUDENTS

Merit Awards: Incoming students are automatically considered for merit-based funding; no separate application is required. Additional information about these programs follows on page 13.

Need-Based Financial Aid: The need-based financial aid program is available to meet those costs not covered by merit awards. Students are required to completed financial aid application materials in order to be considered. Need-based aid is awarded on an annual basis; students must re-apply each year. While need-based aid packages cannot be guaranteed from year to year, we make every effort to make need-based awards consistent. A detailed discussion of the need-based aid program begins on page 9.

SECOND YEAR STUDENTS

Merit Awards: Most first-year merit funding is non-renewable. For those students who received multi-year merit awards, the terms and conditions for continued funding were provided with the initial award letter.

Students who received one-year merit aid awards as incoming students are often concerned about how a switch to need-based aid in subsequent years will affect their finances. Financial aid staff members are happy to speak with students early on about their particular circumstances and their eligibility for need-based funding.

Need-Based Financial Aid: Students seeking need-based financial assistance for their second year must reapply for financial aid by mid-April of year 1. In the 2005-2006 academic year, second year doctoral students received need-based grants ranging from \$13,000 to full tuition and fees; the median grant was \$31,000. 86% of need-based aid applicants received a grant.

Teaching and Research: Doctoral students also take advantage of various teaching and research employment opportunities to help defray living expenses. These resources have proven to be of enormous help to many students throughout the doctoral program.

Teaching Fellowship Program

Doctoral students who wish to be Teaching Fellows (TFs) may apply for available positions after they have completed one full year of HGSE course work. Teaching Fellows must be registered HGSE doctoral students during the term of the appointment. Students are eligible for up to two regular TF positions per year and may hold a maximum of ten regular TF positions over the entire period of study at HGSE. Waivers to the ten-slot limit will only be considered if a student has an approved Dissertation Proposal (stage 5 and above) and is in good academic standing. Students apply for specific TF positions; position postings are located in the Office of Academic Services, 122 Longfellow Hall. Teaching Fellowship salaries during the 2005-2006 academic year were as follows: the junior rate (for students who had not yet finished their formal course work) was \$3,840 per TF position held; the senior rate was \$4,380. Further details about the Teaching Fellow Program and appointment process are available in the Office of Academic Services.

 **Teacher Education Advisors**

In these positions, doctoral students are paired with 1 to 4 pre-service student-teachers for an academic year. The Teacher Education Advisors serve as individual coaches to complement the mentoring that occurs between student and master teacher. In the fall semester, the Teacher Advisors meet with their student teachers once a week, in preparation for the teaching experience. In the spring semester, when the student-teachers are actively involved in the practicum experience, the Teacher Advisors observe in the classroom and provide valuable feedback. This is a highly flexible position ideal for former teachers who are committed to practice, are eager to maintain a connection with K-12 education and are dedicated to pursuing the substantive challenges that classroom teaching provides. The Teacher Advisors are provided with an advising curriculum that can also serve as a model for future supervisory positions. The pay scale for the academic year can range from approximately \$3,000 to \$8,000, depending on the number of student-teachers an advisor takes on.

 **Research Assistantships**

Countless research projects and programs exist within HGSE and opportunities for doctoral students to be involved in current research activities are numerous. Many students count on research assistantships to assist them in financing their education.

Student Research Assistant Appointments

Research Assistant positions are posted in the Office of Academic Services, 122 Longfellow Hall. Research assistants are paid on the student payroll. The research assistant pay rates for the 2005-2006 academic year were as follows:

| | | <u>Annual 12 months</u> | <u>Per hour</u> |
|-------------|--------|-----------------------------|-----------------|
| Appointment | Year 1 | \$32,068 | \$17.62 |
| | Year 2 | \$35,563 | \$19.54 |
| | Year 3 | \$39,021 | \$21.44 |
| | Year 4 | \$41,023 | \$22.54 |

Harvard University Staff Research Positions

Part-time students may apply for open staff positions at the University.

Full-time students are not permitted to be employed on the University's staff payroll. However, since many students who pursue full-time study during the coursework phase of the doctoral program switch to part-time status during the dissertation writing phase of the program, they subsequently become eligible to work in staff research positions. The HGSE Human Resources Office, 118 Longfellow Hall, has a listing of all open staff positions. Job listings are also available from Harvard's website at www.hr.harvard.edu/employment/.

Short Term Research Positions

Many times faculty members need short-term assistance with current research projects. Students who work in these positions are paid on the student payroll; positions vary in length and compensation. Students are encouraged to talk with faculty whose research interests match their own and to inquire about possible research opportunities.

THIRD YEAR STUDENTS

Funding opportunities for the third year students are similar to those of the second year. Note that third year students are charged only half of the full tuition rate; as a result, grant awards are smaller than in year 2, though a comparable portion of tuition and fees are still being covered (provided financial circumstances are similar to the previous year).

FOURTH YEAR AND BEYOND

Students are encouraged early in the doctoral program to research sources of outside funding available for the dissertation stage. The HGSE Fellowship Office has information on many funding sources and is open to students on both a walk-in and by-appointment basis.

Academic Planning: Students are strongly encouraged to coordinate academic plans with their financial plans. There are fellowship and grant programs that depend upon coordinated planning to insure success in obtaining funding. HGSE's Office of Academic Services, 122 Longfellow Hall, is available to discuss individual academic plans with doctoral students. To make an appointment to discuss academic plans, contact the Office of Academic Services at 617-495-3957.

Need-based Aid: HGSE has a number of specific need-based grants for which students may apply to help cover dissertation-related costs, including the Advanced Doctoral Grant and the Dissertation Support Fund, discussed below.

Students may also continue to exercise loan and employment options; eligibility for teaching fellowships extends through year six of the program and eligibility for student loans continues through graduation as long as a student maintains satisfactory academic progress. It is important to note that some loan programs have aggregate borrowing maximums which cannot be exceeded during your academic career (including amounts borrowed during previous undergraduate and graduate study).

Advanced Doctoral Grants

The Advanced Doctoral Grants are awarded to students who meet specific criteria:

Academic Eligibility Criteria. To be eligible for the Advanced Doctoral Grant, doctoral students must successfully complete sixteen (16) or more half-courses. No extra time is allowed for part-time study, for courses taken beyond the second year of doctoral study, leaves of absence, etc., though students with documented disabilities may be eligible for an extension of time limits and should contact Academic Services directly for a confidential consultation. The Dissertation Proposal, the Oral Examination, and the Memorandum of Understanding must be completed by the end of the 9th semester; the Memorandum of Understanding must be on file in the Office of the Committee on Degrees. Students must be registered in residence or in absentia at HGSE to receive the funds.

Financial Aid Eligibility Criteria. Students who receive a letter notifying them of academic eligibility must submit a completed financial aid application to the Financial Aid Office and be determined to have financial need in order to qualify for the Advanced Doctoral Grant. Due to the fixed amount of annual funding for this program, determination of the grant amount will be based on the number of students who achieve academic eligibility, and the relative financial need of those students. Students are eligible to receive ADG funding in the academic year following the determination of academic eligibility. During the 2005-2006 academic year Advanced Doctoral Grant amounts ranged up to a maximum of \$12,000.

HGSE Dissertation Support Fund

The Dissertation Support Fund is a one-time award designed to assist students with the expenses related to the final phase of dissertation work. To be eligible, students must have passed their Oral Examinations and have a Memorandum of Understanding on file in the Office of Academic Services. The student's application must be supported by his/her advisor with a letter of recommendation, confirming that the student is in the final phase of work on the dissertation and that graduation is anticipated within one academic year of application.

Students must also demonstrate financial need. These one-time awards range up to \$1,500, and depend on the number and relative need of the applicant pool. The application consists of a completed Dissertation Support Fund Application and a letter of support from the student's advisor. Applications are available in the Financial Aid Office and in the Fellowship Office. Applications are reviewed within a one-month time frame.

Instructor Appointments

A limited number of advanced doctoral candidates have the opportunity to be appointed as an instructor at HGSE, teaching either a full course or a module. Appointments are based on the expertise of the doctoral candidate in conjunction with the immediate needs of the University.

Determining Eligibility for Need-Based Funds

Eligibility for federal student assistance programs is determined through a congressionally-mandated formula referred to as the Federal Methodology. Financial need assessments are based on income (including spouse's income), assets, family size, number of family members in college, and other factors, as submitted by students on the Free Application for Federal Student Aid (FAFSA).

In determining the level of need-based HGSE Grant for a student, the Financial Aid Office uses this same FAFSA information as well as the additional information submitted on the HGSE Financial Aid Application. The HGSE application gives us additional information on home equity, other assets and investments, and expected academic year income. The HGSE eligibility calculation assumes that students will use a portion of available personal assets to meet the cost of education each year.

Following a careful analysis of the financial data submitted, financial aid staff calculates an expected contribution from the student toward educational expenses. This contribution is subtracted from a standard student budget (the estimated cost of attendance, as defined by the Financial Aid Office) and the remainder is considered the student's calculated financial need.

$$\begin{array}{r} \text{Standard Student Budget} \\ - \text{Calculated Student Contribution} \\ \hline = \text{Financial Need} \end{array}$$

Special Circumstances: The financial aid staff is committed to working with students to perform a need analysis that is fair, equitable, and provides maximum benefit to those students with the greatest need. Students with unique circumstances that cannot be readily documented on the standard forms (e.g. extraordinary medical expenses, dependent care costs, etc.) are encouraged to submit a letter to the HGSE Financial Aid Office explaining the situation in detail. Supporting documentation is required.

Unmet Need: While the HGSE Financial Aid Office makes every effort to provide students with financial aid awards that meet full need, funding limits sometimes prevent us from doing so. Students with unmet need employ a variety of strategies to cover expenses, including the teaching fellowships, research assistantships, employment opportunities, and external grants and fellowships discussed elsewhere in this guide.

Student Budgets and Personal Resources

All need-based financial aid is awarded based on the standard student expense budget set each year by the Financial Aid Office. This estimate of total costs includes actual tuition and fee amounts as well as estimates for living expenses and related educational expenses. Living expense estimates are based on several data sources including Bureau of Labor Statistics consumer price index data, surveys of local area apartment rental rates, and student-reported living expense data. While the standard budget assumes a modest lifestyle, our goal is to accommodate the living expenses of the majority of the HGSE student population.

STANDARD STUDENT BUDGET FOR 2006-2007 ACADEMIC YEAR (9 Month Budget)

| | Doctoral Budget Years 1*** and 2 | Doctoral Budget Year 3 | Doctoral Budget Year 4 & Beyond |
|---------------------|-------------------------------------|---------------------------|------------------------------------|
| Tuition * | \$ 30,544 | \$ 15,272 | \$ 3,054 |
| Room & Board | \$ 13,905 | \$ 13,905 | \$ 13,905 |
| Health Ins. Fees** | \$ 2,606 | \$ 2,606 | \$ 2,606 |
| Books & Supplies | \$ 1,886 | \$ 1,886 | \$ 1,886 |
| Research | \$ - | \$ - | \$ 2,462 |
| Loan Fees | \$ 255 | \$ 255 | \$ 255 |
| Misc. (Personal) | \$ 3,042 | \$ 3,042 | \$ 3,042 |
| Travel (local) | \$ 1,256 | \$ 1,256 | \$ 1,256 |
| Total Budget | \$ 53,494 | \$ 38,222 | \$ 28,466 |

* Tuition costs and fees are subject to change and are determined each year.

** See below for health insurance information.

*** 1st year doctoral students in the Urban Superintendents Program should budget for \$57,456 to cover 11 months.

Tuition and Fees

Tuition costs are subject to change and are determined each year. Please be aware that future tuition costs, fees and student standard budget amounts may differ from year to year. Updated figures will be published on the HGSE financial aid website and in future editions of this guide. This publication is updated on a yearly basis and is available on the HGSE web site.

Health Insurance Fees

University Health Services Fee

All students are charged a mandatory Health Services Fee (\$695.00 per semester in the 2006-2007 academic year) for outpatient care at the Harvard University Health Services clinics. This fee may not be waived unless a graduate student is enrolled half-time or less, or is covered under the Harvard University Group Health Plan (HUGHP) offered to University employees. For assistance with any questions regarding the Health Services Fee, please contact the University Health Services Insurance Office at (617) 495-2008.

Blue Cross/Blue Shield Insurance Plan

Massachusetts State Law requires that all students have health insurance coverage. Students are required to participate in Harvard's Blue Cross/Blue Shield (BC/BS) Insurance Plan (\$608.00 per semester during the 2006-2007 academic year) or to provide proof of alternate coverage that is comparable to the minimum standards established by the state.

Blue Cross/Blue Shield Waivers. All students will be automatically enrolled in Harvard's BC/BS plan, unless a BC/BS Waiver Form is completed and approved by the Student Billing Office. For further information regarding health insurance fees or to obtain a BC/BS Waiver Form, please contact the University Health Services Insurance Office at (617) 495-2008. Waiver requests may also be submitted online at <http://huhs.harvard.edu/waiver/waiver.html>

If a BC/BS waiver request has not been approved prior to registration day, the student will be required to pay the outstanding BC/BS fee in order to be cleared for registration; this payment will later be refunded if the waiver is subsequently approved. Scholarship funding awarded specifically to cover BC/BS fees may be rescinded if the fee is subsequently waived.

Living Expenses

We encourage students to carefully review the standard budget when planning for the year; worksheets at the end of this guide are provided to assist with financial planning. Even though students should budget accordingly, please realize that it is possible to spend less than the standard student budget amounts. For example, students who pay lower rental rates and/or cut down on personal expenses are able to live below the budget. Many students have found it possible to lower expenses by taking advantage of money saving tips such as those listed on page 27 of this guide.

Adjustments to the Standard Budget

Students who have additional expenses not included in the standard student budget (e.g. childcare expenses) should inform the Financial Aid Office in writing and include appropriate documentation. While special circumstances may be taken into consideration, please note that it is extremely unusual for the Financial Aid Office to increase the student budget for anything other than childcare expenses or the one-time purchase of a computer for use during the degree program. No adjustments can be made without detailed documentation.

Information for International Students

International students are eligible for HGSE need-based grants, HGSE merit-based grants, fellowship programs, and the Harvard Educational Loan Program. International students, however, are not eligible to participate in the federal loan programs. International students may hold no more than two paid Teaching Fellowships per year during years two through six of doctoral studies.

Outside Funding Support

Students and applicants are advised to investigate all sources of funding from their own countries, such as government scholarships and loans, private agencies, foundations, etc. We strongly encourage students to apply for as many sources of funding as possible well in advance of their planned entry date (please note that deadlines for most fellowship and scholarship competitions occur in the early fall *one year prior* to the intended academic year). The HGSE Financial Aid Office website lists a number of sources of funding for international students, including information on Fulbright Grants.

Work Opportunities

Although international students are generally restricted from working in the United States, some may be able to work on the Harvard campus, depending on their visa status. There is a range of job opportunities available. For questions about work eligibility for international students and visa requirements, please contact the Harvard International Office, 864 Holyoke Center, Cambridge, MA 02138, USA. 617-495-2789

Visa Status

Please remember that in order to obtain a visa for enrollment, U.S. law requires that international students certify their confirmed sources of financial support for the period of time they will be in the United States.

Students must be sure to keep a current student visa status. It is the responsibility of the student to be sure that their visa and supporting visa forms (I-20, DS-2019) are current for themselves and their dependents.

Continuing HGSE students who are seeking to make any adjustments to their visa (extension, addition, changes) should first contact the HGSE Financial Aid Office to determine what information is needed and what procedures must be followed.

International students should refer to the Financial Aid Office's website at www.gse.harvard.edu/financialaid for more information.

Grants, Scholarships, and Fellowships

HGSE Need-Based Grants

HGSE grant aid is awarded based on demonstrated financial need. Doctoral students are eligible for HGSE need-based grant assistance for years 1-3 of doctoral study. Grant amounts range up to full tuition and fees (\$31,888 in 2005-2006). In 2005-2006 the median need-based grant award for second year doctoral students was approximately \$31,000. Students who complete the financial aid application process by the published deadlines will automatically be considered for HGSE need-based grant assistance and will be sent award letters outlining their financial aid award packages.

Presidential Fellowships

Presidential Fellowships are multi-year, merit-based awards for entering doctoral students providing full tuition and fee support for four years of study and an annual stipend for the first three years of study. Recipients are selected by the Admissions Committee on the basis of high academic merit. All applicants are automatically considered for this award; no separate application is required. Recipients are notified at the time of admission. Presidential Fellows are required to be enrolled full-time and to maintain a strong academic record. Because they are already receiving substantial grant funding, Presidential Fellows are not eligible for HGSE need-based grants.

Roy E. Larsen and Larsen Family Fellowship Awards

Larsen Awards are awarded to first-year doctoral students who exhibit superior achievement and outstanding research potential. They are awarded in memory of Roy E. Larsen, a national leader in the Campaign for Better Schools and a generous donor and friend of HGSE. These one-year, non-renewable awards provide full tuition and fee support plus a \$7,000 stipend. Recipients are selected by the Admissions Committee on the basis of academic merit. All applicants are automatically considered for this award; no separate application is required. Recipients are notified at the time of admission, and are required to be enrolled full-time during the first year of the doctoral program. Because they are already receiving substantial grant funding, Larsen award recipients are not eligible for HGSE need-based grants during the first year.

Dean's Awards

HGSE Entering Awards are awarded to first-year doctoral students who are highly promising future professors or school leaders. These one-year, non-renewable awards provide full tuition and fee support plus a \$7,000 stipend. Recipients are selected by the Admissions Committee on the basis of academic merit. All applicants are automatically considered for this award; no separate application is required. Recipients are notified at the time of admission, and are required to be enrolled full-time during the first year of the doctoral program. Because they are already receiving substantial grant funding, Entering Award recipients are not eligible for HGSE need-based grants during the first year.

Scheffler Award

The Scheffler Award is awarded annually to a first or second year doctoral student. This fellowship, established in honor of Professor Emeritus Israel Scheffler, seeks to encourage and support the study of the philosophy of education. Recipients will be chosen based on merit by an HGSE selection committee. No application is required. Award amounts vary.

Conant Fellowships

James Bryant Conant, president of Harvard from 1933-1953, was a dedicated supporter of public education and a strong advocate of school reform. The Conant Fellowship was established to support the professional growth of outstanding teachers and administrators in the Boston and Cambridge Public Schools. To be eligible, applicants must be teachers or administrators under contract with either the Boston or the Cambridge public schools with permanent or professional status and must be admitted to a degree program at HGSE. These fellowships cover the cost of full tuition (\$29,360 during the 2005-2006 academic year); they are pro-rated for part-time study. Awards for doctoral Conant Fellowships carry the possibility of a one-year renewal. Recipients are selected by a review committee comprised of representatives from HGSE faculty and administration, the Boston and Cambridge school systems, and the Boston and Cambridge teachers' unions. The application form and instructions can be downloaded from the HGSE Financial Aid website or applicants may request materials directly from the Financial Aid Office. HGSE continuing students who have not previously received the fellowship may apply; however, priority is given to entering students. Conant Fellowship recipients are notified of awards shortly after admission to HGSE.

Zuckerman Fellowships

The Zuckerman Fellows Program seeks to prepare business, law and medical professionals to engage in the public sector. Fellowships are awarded by a University wide committee and require a separate application process. Applicants must possess or be currently working on a medical, law or business degree, and must be seeking admission to HGSE, the Kennedy School of Government, or the Harvard School of Public Health. Fellows receive one year of full tuition and fee support plus a \$30,000 stipend; awards are not renewable. Please refer to www.zuckermanfellows.harvard.edu for further information.

Pforzheimer Fellowships

Incoming students who graduated from Harvard/Radcliffe Colleges are eligible to apply for a Pforzheimer Fellowship. Application procedures are included on the HGSE Financial Aid Application. These fellowships were established for graduate students who demonstrate unusual talent for and commitment to public service careers. Priority is given to practitioners including teachers, principals, administrators, policy makers, and community organizers. The number and amount of awards vary.

Harvard University Restricted Scholarships

Applicants and students at Harvard University are eligible to apply for restricted scholarships administered by the University-wide Committee on General Scholarships. Established by private donors, most of these scholarships are need-based and have awarding restrictions based on field of study, ethnic background, region of the country, or high school or college attended. HGSE students and applicants apply for these funds by submitting the HGSE Restricted Scholarship Application along with any required proof of eligibility (e.g. copy of high school diploma). Award amounts vary from year to year but are generally less than \$5000. Award recipients are notified in April prior to fall enrollment. Recipients must re-apply every year.

Action for Children's Television (ACT) Fellowship

A one-year fellowship of approximately \$2,500 is available to support advanced doctoral students (year D3 or higher) conducting research into issues related to children and the media. It is hoped that through the fellowship, issues critical to ACT will receive examination and visibility through the ongoing work of students at HGSE. ACT Fellows are selected by the ACT Fellowship Committee of the Technology in Education Program. Applications are available in the Fellowship Office. Application deadline: early May

The Ronald R. Edmonds- Charles M. Cheng Memorial Fund Fellowships

Each year, Edmonds-Cheng grants are awarded competitively to support the dissertation work of American doctoral students whose thesis proposals have been approved. These grants are awarded in memory of Ronald R. Edmonds, a former faculty member at HGSE, and Charles M. Cheng, '75, for their work towards improving schools. Priority is given to proposals that focus on improving public elementary and secondary education for disadvantaged children. Applicants must demonstrate financial need. Applications are available to doctoral students in the Fellowship Office. Application deadline: late October.

Herold Hunt Fellowships

With the assistance of the alumni/ae, a fellowship fund was established in memory of Herold Hunt, first chairman of the Administration Careers Program, whose work in schools in Kansas City and in Chicago, and as Undersecretary of Health, Education and Welfare in Washington, D.C. exhibited that combination of skillful practice and thoughtful reflection that marks the highest quality of administrative leadership. Each year, Herold Hunt Fellowships are awarded competitively to doctoral students whose course work has been completed and who propose a project that deals with elementary or secondary schooling and administration, and seek to strengthen the relationship between educational theory and practice. It is hoped that the fellowships will be used to pursue problems of practice that would otherwise be overlooked for want of funding. In most instances, applicants will undertake a project resulting in an analytic paper or thesis. Academic achievement at Harvard and financial need will be taken into consideration. Applications are available to doctoral students in the Fellowship Office. Application deadline: late October.

John E. Thayer Scholarship

The John E. Thayer Scholarship is available to one doctoral student from HGSE each year. The scholarship award amount differs from year to year, but is in the range of \$7,000 - \$10,000. The student must have a strong academic record as well as demonstrated financial need. No application is required from the student. The Financial Aid Office will solicit nominations from the faculty and offer the scholarship to the nominee who demonstrates the greatest financial need.

External Fellowship Opportunities

Fulbright Cultural Exchange Grants

These merit-based travel fellowships are intended to enhance experience and studies in over 100 nations with the aim of promoting mutual understanding among nations (international students must apply through their home countries). Accepted and continuing U.S. students must apply through HGSE; applications are available through the Fellowship Office during the summer (for more information go to www.iie.org/fulbright). HGSE deadline varies, most recently early September.

Spencer Foundation Dissertation Fellowships for Research Related to Education

The Spencer Foundation supports doctoral candidates in a variety of fields whose dissertations promise to contribute fresh perspectives to the history, theory, and practice of education. The dissertation topic must concern education; however, graduate study may be in any academic discipline. Applicants need not be United States citizens. For more information on this award, see the Foundation's website: www.spencer.org. Application deadline: October.

Harvard University Traveling Fellowships

Various Traveling Fellowships are available to Harvard University graduate students who have completed one full year of study at the time of application. Grants ranging up to \$20,000 are awarded through annual University-wide competitions. U.S. citizenship is usually either required or given preference. Information and applications are available in the fall. Applications must be submitted to the HGSE Fellowship Office by set deadlines (October-February)

Margaret McNamara Memorial Fund

The Margaret McNamara Memorial Fund was established in 1981 to honor the late Margaret McNamara and her commitment to the well being of women and children in developing countries. The grant supports the education of women from developing countries committed to improving the lives of women and children in their home countries. Six non-renewable grants of about \$11,000 are awarded each year. Applicants must be enrolled during the period covered by the grant; they must be nationals of developing countries and may not be U.S. Green Card holders. They must have resided in the U.S. at the time of application and must demonstrate financial need. Applications may be obtained by contacting: Margaret McNamara Memorial Fund, World Bank Volunteer Services, 1818 H Street N.W., Room H2-200, Washington, D.C. 20433 Phone: (202) 473-875 Fax: (202) 676-0419 E-mail: MMMF@worldbank.org Web: www.gwu.edu/~fellows/mmmf.html

Annie Ryder Memorial Fellowship of the American Association of University Women

Graduate fellowships are available to female students with U.S. citizenship who teach or are preparing to teach, and who are residents of New England. Awards range from \$500 to \$1,500. Information is available in the Fellowship Office. Registration: Mid-March through mid-May.

Federal Loan Programs

The majority of HGSE doctoral students borrow to finance a portion of their studies. A number of both federal and private loan programs are available. All options must be considered carefully. Students should try to borrow the minimum amount necessary to meet current expenses, keeping in mind that current borrowing encumbers future earnings. The sample repayment schedules that follow on pages 15 and 16 provide information about repayment amounts for differing levels of debt. The financial aid staff is available to work with students to develop a wise borrowing plan. This includes help with budgeting, exploring the various loan options, and planning for manageable repayment.

Doctoral students graduated in 2005 with a cumulative average student loan debt of \$48,500 (including educational debt accrued prior to enrolling at HGSE).

William D. Ford Direct Subsidized Loan Program

The William D. Ford Direct Loan is a need-based, long term, low interest loan. It is a federally subsidized loan program with a fixed interest rate of 6.80 percent. Students must apply for financial aid in order to be considered for this loan. Eligible students may borrow up to \$8,500 per year through this program. An origination fee is automatically deducted from the total loan amount borrowed. Loan repayment and interest accrual is deferred until six months after the student leaves school or ceases to be enrolled at least half-time. During the repayment period, students choose from one of four repayment options (see list on page 18).

William D. Ford Direct Unsubsidized Loan Program

The student eligibility requirements for this loan are the same as for the William D. Ford Direct Loan, except that a student is not required to demonstrate need. The terms of this loan are identical to the William D. Ford Direct Loan except that the interest is not subsidized by the federal government. Students must either pay the interest on the unsubsidized loan while enrolled in-school or the unpaid interest will accrue and be subsequently capitalized. Students are eligible to borrow a total of \$18,500 per year in combined subsidized and unsubsidized loans. Please note that an origination fee is automatically deducted from the total loan amount borrowed.

Carl Perkins Loan Program

The Carl Perkins Loan is a need-based loan program with a fixed interest rate of 5%. Students who demonstrate exceptional financial need are given priority for this loan. Students who complete the HGSE financial aid application process are automatically considered for this loan. Award levels at HGSE are set according to the allocation received by the University. Repayment is deferred until nine months after the student leaves school or ceases to be enrolled at least half time. There are special cancellation provisions for borrowers who enter certain fields of employment – the loan promissory note will have detailed information regarding the current cancellation privileges.

William D. Ford Direct Loan Repayment Chart



The following chart should assist you in making an *estimate* of the amount of your loan repayment per month.

| Total Loan Amount | Number of Payments | Monthly Payment @ 6.80% |
|-------------------|------------------------------------|-------------------------|
| | * Based on Standard Repayment Plan | |
| \$ 5,000 | 120 | \$ 57.54 |
| \$ 8,500 | 120 | \$97.82 |
| \$10,000 | 120 | \$115.08 |
| \$15,000 | 120 | \$172.62 |
| \$18,500 | 120 | \$212.90 |
| \$20,000 | 120 | \$230.16 |
| \$22,000 | 120 | \$253.18 |
| \$25,000 | 120 | \$287.70 |
| \$30,000 | 120 | \$345.24 |
| \$35,000 | 120 | \$402.78 |
| \$40,000 | 120 | \$460.32 |
| \$45,000 | 120 | \$517.86 |
| \$50,000 | 120 | \$575.40 |
| \$55,000 | 120 | \$632.94 |
| \$60,000 | 120 | \$690.48 |
| \$65,000 | 120 | \$748.02 |

Please see page 20 for an explanation of the William D. Ford Direct Loan Repayment Options and page 21 for Deferment Provisions.

Carl Perkins Loan Repayment Chart

| Total Loan Amount | Number of Payments | Monthly Payment Amount |
|-------------------|---------------------------------------|------------------------|
| | Based on Fixed Interest Rate of 5% | |
| | | |
| \$ 1,000 | 36 | \$ 30.00* |
| \$ 2,000 | 79 | \$ 30.00* |
| \$ 3,000 | 120 | \$ 31.82* |
| \$ 4,000 | 120 | \$ 42.43 |
| \$ 5,000 | 120 | \$ 53.03 |
| \$ 6,000 | 120 | \$ 63.64 |
| \$ 7,000 | 120 | \$ 74.25 |
| \$ 8,000 | 120 | \$ 84.85 |
| \$ 9,000 | 120 | \$ 95.46 |
| \$10,000 | 120 | \$106.07 |
| \$11,000 | 120 | \$116.67 |
| \$12,000 | 120 | \$127.28 |
| \$13,000 | 120 | \$137.89 |
| \$14,000 | 120 | \$148.49 |
| \$15,000 | 120 | \$159.10 |

* For students borrowing their first Carl Perkins Loan after October 1, 1992, a minimum monthly payment of \$40 is required.

Loan Counseling

The Financial Aid Office will hold a mandatory Borrowers Meeting during orientation week. At that time, staff members will outline each of the loan programs and review your rights and responsibilities as a borrower. Materials will be available prior to the session on-line. Later, when a student leaves school due to graduation or for any other reason, he/she is required to attend an Exit Interview with the Financial Aid Office staff. These interviews are conducted in group sessions in May of each year for those borrowers graduating in June. Exit interviews include a review of repayment obligations, deferment provisions, and borrower's rights and responsibilities. Students also receive personalized information on the amount of loan payments, the due date of each payment, the address where each payment needs to be sent, and an agency contact for problems or questions.

Loan Repayment and Deferment Options

Repayment Options for Direct Loans

During the repayment period, a student will elect one of four repayment options, as listed below. These repayment options are outlined in greater detail in the Federal Direct Loan Program's Entrance Counseling Guide for Borrowers. This publication will be available to students upon arrival on campus.

Standard Repayment Plan: Of the repayment options available to borrowers, the most familiar is the Standard Repayment Plan which requires fixed monthly payments for ten years. Monthly repayment amounts may be adjusted to reflect changes in the variable interest rate.

Extended Repayment Plan: The Extended Repayment Plan permits borrowers to select a term of 12 to 30 years with fixed monthly payments. Longer terms may appeal to recent graduates who want to keep their monthly payments low. Students should note, however, that lengthening the term of the loan will significantly increase the total interest to be paid.

Graduated Repayment Plan: The Graduated Repayment Plan offers lower initial payments that escalate every few years over a 12 to 30 year period. It is best for heavily indebted graduates in professions that offer lower starting salaries.

Income Contingent Repayment Plan: The Income Contingent Repayment Plan (ICRP) permits payments to rise or fall annually in accordance with the borrower's income. It is suited for those whose income would not allow them to make loan payments within one of the other payment options. Greater details on the program may be obtained by calling the Department of Education at 1-800-848-0979.

There is no penalty for prepayment of the William D. Ford Direct Loan or the Carl Perkins Loan.

Debt Consolidation

Loan consolidation is designed to help students simplify loan repayment by allowing the borrower to consolidate multiple types of federal student loans with various repayment schedules into a single new loan. Students who have more than one loan may find that a Consolidation Loan simplifies repayment and the interest rate on the new Consolidation Loan may be lower than that of one or more of the pre-existing loans. Students can also convert a single loan into a Consolidation Loan to receive benefits such as flexible repayment options. The *Entrance Counseling Guide for Borrowers*, given to students when they enter the program, contains further information on consolidating loans. Students may also refer to the U.S. Department of Education's Direct Loan website at www.dlssonline.com for more information.

Students should carefully review the consolidation guidelines to determine if and when it would be appropriate to consolidate their loans.

Many lenders are aggressively soliciting new loan consolidation business from current borrowers. Students are advised to carefully compare the benefits and options available, including those offered by the federal Direct Loan consolidation program, before making a final decision about choosing a consolidation lender.

Deferment/Forbearance Provisions

Circumstances may arise that do not permit you to follow your intended loan repayment plan. A deferment temporarily postpones payment on your loans. Deferments may be available for a number of reasons such as: pursuing at least half-time study in a degree program, in a graduate fellowship program approved by the U.S. Department of Education, disabled and in a rehabilitation training program, conscientiously seeking but unable to find full-time employment, or experiencing economic hardship. These deferment provisions, as well as a number of others, are outlined in the Federal Direct Loan Program's *Entrance Counseling Guide for Borrowers*. All students will receive a copy of this publication when arriving on campus.

Students who are unable to make their federal loan payments under their specified repayment plan should contact the Department of Education's Direct Loan Servicing Center. It is important for the borrower to discuss the various repayment and deferment options available and to work towards a repayment arrangement before loans are designated delinquent or in default.

Students who need to defer prior student loan payments from their pre-HGSE undergraduate or graduate studies should contact their loan servicer(s) for instructions. Upon arrival on campus students should inquire with the HGSE Registration Office about deferment processing.

Private Alternative Loans

Harvard Educational Loan Program (HELP)

The Harvard Educational Loan Program (HELP) is a loan program made available through CitiBank. It is available to all Harvard students and may be borrowed as a supplement to the HGSE financial aid package. International doctoral students may borrow through this program without any U.S. Citizen co-signer requirements.

Doctoral students who are U.S. Citizens or Permanent Residents generally do not borrow through alternative loan programs because the William D. Ford Direct Loan Program is usually sufficient for meeting a student's expenses.

Please contact the HGSE Financial Aid Office for additional information on the HELP loan and eligibility.

Work Opportunities

Harvard University Student Employment Office

The Harvard University Student Employment Office (SEO) is an important resource for all Harvard students seeking employment during their studies. The SEO posts both on and off-campus job listings offering a wide range of work opportunities. To view these job postings, you may visit the SEO website at www.seo.harvard.edu.

HGSE Career Services Office

The Career Services Office assists HGSE alumni and students in formulating career plans. The office serves as a resource and information center by offering current job listings, a career resource library, informational handouts, a semi-monthly job bulletin, individual counseling sessions, as well as workshops on career planning and on job-search skills. In addition, the Career Services Office invites educational recruiters to campus, provides data on alumni career paths and salaries, coordinates the annual Career Day Programs, and coordinates student and alumni networks. For more information, see the office's website at gseweb.harvard.edu/~cso/cso.html.

Fellowship Office

The Financial Aid Office also administers the HGSE Fellowship Office, which is located in Room 108 Longfellow Hall. The office provides general fellowship, grant, and scholarship information to students in the Harvard Graduate School of Education. We encourage students to take an active approach in searching for support for their studies and research. Most fellowships and grants have extremely competitive application processes. Fellowship Office and Financial Aid Office staff members can provide assistance with the search and application processes; however, the success of the search depends on the motivation, creativity and commitment, and of course, timeliness of the student's application.

Fellowship Office resources include:

- The Fellowship Office webpage (in the Financial Aid Office website) at
<http://www.gse.harvard.edu/~finaid/fellowoffice.html>.
- The HGSE Fellowship Database: Listings of selected fellowship, scholarship, and grant opportunities for HGSE doctoral students. Entries in this database focus on outside funding for the support of graduate studies in the field of education, and related fields, as well as on general doctoral support.
- Fellowship, Grant, and Scholarship Database: Listings of selected fellowship, scholarship, and grant opportunities for HGSE students.
- Information on websites which offer access to scholarship directories and funding resources.
- Information on Funding Sources for International Students at
<http://www.gse.harvard.edu/~finaid/intlsourcefunding.html>
- Applications for a number of education-related fellowships
- [The Chronicle of Higher Education](#)

Students are encouraged to visit the Fellowship Office to ask questions, peruse our resources, and discuss funding search strategies. Appointments are recommended and can be arranged by calling 617-496-2805.

External Sources of Funding

Information about outside funding opportunities can be found on the Financial Aid Office's website at: www.gse.harvard.edu/financialaid

The Financial Aid Office website links to many informative financial aid-related and fellowship search sites, including:

- *Chronicle of Higher Education*
- *US Department of Education Guide*
- *Grants: Yahoo - Education - Grants*
- *Finaid: Financial Aid Information Page*
- *Sponsored Programs Information Network*
- *Index of Minority Scholarships and Fellowships*
- *Peterson's Education Center*
- *Electronic Financial Aid Library*
- *College Board Online Home Page*
- *Veteran's Administration Funding Information*
- *Massachusetts Higher Education Information Center*

In addition, students should visit the reference section of HGSE's Gutman Library, as the library has extensive foundation directories available for review. Students may also want to explore funding resources via the Library's website at gseweb.harvard.edu/~library.

Americorps – Corporation for National Service

Students who complete a term of service with the federal Americorps program and have earned an education award should submit the Voucher and Payment Request Form (furnished by the Corporation for National Service) to the Financial Aid Office for processing. Please be aware that any amount authorized will automatically be disbursed in two payments, one for each semester. Students who intend to use their entire Americorps award should authorize the full amount at the beginning of the year. The education award payment will be made directly to the student's term bill as long as the FAO has processed the Voucher and Payment Request Form. Students may alternatively choose to use the voucher to pay off existing student loans.

Tuition Assistance Plan (TAP) for Harvard Employees

Tuition Assistance Plan (TAP) benefits for Harvard University employees are considered to be a source of financial assistance and must be included in our analysis. Students who receive tuition benefits through TAP should notify the FAO as to the number of classes covered by TAP each semester so that we may determine the appropriate financial aid award. If students learn of TAP benefit eligibility after receiving an aid award, adjustments to the financial aid award will be made accordingly. Students who receive TAP benefits are not eligible for HGSE need-based grant funding.

Veterans Benefits Administration

The Veteran Benefits Administration has information on education benefits for Veterans. Interested students should see their website at www.vba.va.gov.

Billing, Refunds and Tax Implications

Student Bills

Student bills must be paid in full before the beginning of each semester (mid-August for the fall and mid-January for the spring) or, alternatively, in eight monthly installments over the course of the year. The monthly payment plan has an annual service fee of \$70; detailed information is provided with the first bill in early July. Students may check the current status of their term bills online at www.termbill.harvard.edu.

Refunds

Should the financial aid credits applied to a student's term bill account exceed the currently billed expenses (tuition, fees, university housing rent, etc.) a refund check will be issued to the student so that the excess funds can be used to cover non-billed educational expenses. The Financial Aid Office will automatically calculate refunds and make checks available at the beginning of each semester. Refunds from fall financial aid credits will be available to students after fall registration; refunds from spring financial aid credits will be available to students after spring classes begin. Students should plan to arrive with sufficient funds to cover living expenses through the first month of attendance.

If a student's financial aid is increased after the beginning of the semester, or if there are adjustments to the term bill resulting in a subsequent credit balance, the student may need to initiate the refund process by submitting a refund request form (available from the Financial Aid Office or on the HGSE financial aid website).

Anticipated future charges to a student's term bill, such as rent, are *not* taken into consideration in the calculation of refunds. Students are responsible for monitoring their term bill accounts and paying any outstanding balances.

Students are responsible for repayment of any refunds disbursed in error.

Taxation of Scholarships and Tax Information

Students whose total scholarships, grants, research fellowships, and other forms of gift assistance exceed the cost of tuition, fees, books, and supplies should be aware that the excess amounts may be subject to taxation under current federal tax law. Students with taxable scholarships are responsible for reporting these funds to the Internal Revenue Service. For further information about tax issues, please consult your tax preparer, refer to the Internal Revenue Service Publication #970 "Tax Benefits for Education", or contact the IRS (1-800-829-1040 for questions, 1-800-829-3676 for publications and forms, or on the web at www.irs.gov).

The Financial Aid Office regrets that we are not able to provide advice on issues related to federal tax law.

Changes in Enrollment Status

Part Time Student Status

If a student is considering changing their enrollment status to part time, they should contact the Financial Aid Office; changes in enrollment may affect financial aid funding.

Withdrawals or Leaves of Absence

If a student leaves school after the start of classes, tuition will be refunded according to the schedule indicated on the academic calendar in the HGSE Catalogue.

If a student received federal or state financial aid other than Federal Work-Study earnings and then withdraws, a portion of these funds may need to be returned to those programs. The federal financial aid refund policy applies to students who have completed their financial aid files and have received, or are scheduled to receive, federal or state financial aid for the semester in which they withdraw.

The calculation of the return of the Title IV Funds is determined by the date that the student withdrew, which is:

- The date the student began the Harvard Graduate School of Education's withdrawal process;
- The date the student officially notified the institution of intent to withdraw;
- The midpoint of the enrollment period for a student who leaves without notifying the institution;
- The student's last date of attendance at a documented academically related activity;
- For a student who does not return from an approved leave of absence, the earlier of the date of the end of the leave of absence or the date the student notifies the school that he or she will not be returning to the school.

Title IV federal aid and all other aid is defined as "earned" based on the duration of the student's enrollment at the Harvard Graduate School of Education. The percentage of aid earned is determined by dividing the number of days a student was enrolled by the number of days in the semester, up to the 60% point. If a student withdraws prior to that 60% point, the student may owe back part of his or her financial aid if the financial aid office determines the student has received an amount larger than the earned amount. If the student withdraws from all courses after the 60% point in the semester, Title IV aid is viewed as 100% earned and no return of Title IV funds is required. A copy of the worksheet used for this calculation can be requested from the Harvard Graduate School of Education Financial Aid office.

The term "Title IV" includes the following programs:

- Federal Direct Subsidized Loans
- Federal Direct Unsubsidized Loans
- Federal Perkins Loans

In accordance with federal regulations, financial aid funds are returned and allocated in the following order:

1. Federal Direct Subsidized Loans
2. Federal Direct Unsubsidized Loans
3. Federal Perkins Loans

Student Financial Planning

Here are a few suggestions of **financial planning steps** that will help you if you take them before arriving on campus. Some of these recommendations are basic, yet important.

- ❖ **Plan Accordingly:** Financially plan for the entire length of your program, not just the first year. This will help to minimize your debt burden and help you budget your funds appropriately.
- ❖ **Savings:** It is important to accumulate some form of liquid savings prior to coming to campus to cover start-up costs such as moving expenses, apartment security deposits, and computer equipment.
- ❖ **Eliminate Debt:** Students should try to alleviate themselves of all consumer debt, such as credit card and automobile debt. The Financial Aid Office is unable to take this type of debt into consideration when formulating individual student budgets. Eliminating credit card and automobile debt also makes it easier to stay within a budget while a full-time student.
- ❖ **Organize Prior Educational Debt:** Students should organize loan and lender information, request deferment papers, and perhaps consider loan consolidation.
- ❖ **Clear Default:** If applicable, students should reconcile any credit or default problems before enrolling. In order to be eligible for federal student aid, students must not be in default on any prior student loans. It is possible to resolve a default status and get back on track with payments. Students who need to remedy a defaulted loan should contact their loan servicer to discuss the necessary steps before coming to campus.

Money Saving Tips for HGSE Students

The following tips come from HGSE students:

- \$ Pay off your credit cards before you start at HGSE, then limit your credit card use to emergencies only. Be sure to pay them off each month to avoid paying high interest rates. Establish and maintain a strong credit history for the future.
- \$ Don't bring a car unless you absolutely need it. Maintaining a car and parking in Cambridge is expensive and unnecessary. Public transportation is accessible, affordable, and can take you almost anywhere in the Boston area. If you decide to bring a car the Financial Aid Office cannot increase your budget for this expense.
- \$ Figure out a monthly budget and stick to it. Spending an extra \$10 to \$20 per week can add up quickly and you may find yourself running out of money if you don't budget accordingly. Keep accurate, organized records of your finances to help you plan and budget.
- \$ Borrow as little as possible and know the differences between your loans. Not all loans are alike.
- \$ Be sure to take advantage of the maximum number of teaching fellowships, not only for the experience, but also to alleviate some of your financial burden. Be sure to explore all the grants, fellowships, and scholarships available to you.
- \$ Be realistic about the amount of money you will earn once you graduate.

- \$ If you have been awarded Federal Work Study, be sure to ask your employer for the maximum hourly wage. Employers tend to be flexible about hours.
- \$ Course packs and books are a large expense. Before purchasing books, check the course syllabus to see if the materials are on reserve in the Gutman Library. Alternatively, used copies may be available.
- \$ Housing in Harvard Square can be very expensive, thus look for housing in other surrounding communities, such as other Cambridge neighborhoods, or those in Arlington, Boston, Medford, Somerville, and Watertown. Also, consider having a roommate. While not an option for everyone, this choice can cut your housing costs significantly. Students may also want to look into securing a room in one of the Harvard affiliated dormitories which are reasonably priced. Don't dismiss the idea of living in a dorm too easily, as dorm life has many positive sides.
- \$ Keep up on current information about your student loans and your lenders. There may be opportunities to reduce costs on your loans through offers made through the various loan programs.

Debt Management and Your Credit History

It is important for students to have a strong awareness of their debt and credit history in order to manage their financial futures. You should be sure that you have a good understanding of your debt load before coming to campus. Students may refer to the Financial Aid Office's website at gseweb.harvard.edu/financialaid to find links to some of the debt counseling sites available.

In addition to keeping track of your debt, it is very important to be aware of your credit history. Individuals establish a credit history by borrowing money or charging retail purchases. Financial institutions and major retail stores report their customer's credit information to national credit bureaus, which, in turn, compile the information in the form of a credit report. A credit report is a record of every credit card, retail account, student and personal loan, and other credit accounts made or established in your name. Establishing and maintaining good credit is important to your financial future.

If you are unsure about the status of your credit, you should request a copy of your credit report from a credit bureau. You may contact a local credit bureau in your area or one of the three national credit bureaus listed below:

| | |
|-------------|--------------|
| Equifax | 800-685-1111 |
| Experian | 800-682-7654 |
| Trans Union | 800-916-7654 |

Please note that in some states you are entitled, upon request, to one free copy of your credit report per calendar year. Once you have received your credit report, be sure to check it for accuracy. If the information on your report is incorrect, you should contact the credit agency and request that the information be investigated. It is also advisable to contact the company that has reported you to that credit agency. If the information on your report is correct and you do have credit problems, it is imperative that you try to resolve these as soon as possible. It may take several weeks to receive a credit report and several months to correct a credit problem. Contact the company that has reported you to the credit agency and discuss the steps necessary to clear up your credit problem. Once you succeed in clearing up your credit, you should request confirmation in writing from the reporting company and subsequently submit this information to the credit agency. We strongly encourage you to remedy any credit issues prior to coming to campus.

Identity Theft

It is important to use proper safeguards to secure your personal information. Memorize your Social Security number and passwords; do not record passwords on papers you carry with you. Do not use your date of birth as a password. Shred pre-approved credit applications and other financial documents before discarding them. Order credit reports every year from each of the major credit reporting agencies. Never give personal or financial information over the phone or over unsecured internet connections. Report lost or stolen cards immediately. Check your monthly credit card and bank statements for unusual activity.

Student Budget Planning Worksheet

| | |
|---|-----------|
| *** FINANCIAL RESOURCES *** | |
| INCOME from work during summer of 2006 and 2006-2007 academic year (If you do not plan to work write zero) | \$ |
| INCOME from FWS job during 2006-2007 academic year. (Please note that in order to include this source, you must be awarded FWS as part of your financial aid package.) | \$ |
| SCHOLARSHIPS/GRANTS | \$ |
| NET LOAN PROCEEDS (Total loan amounts minus origination fees) | \$ |
| OTHER FINANCIAL ASSISTANCE from family, relatives, etc. | \$ |
| SAVINGS/MISC. | \$ |
| *** TOTAL FINANCIAL RESOURCES *** | \$ |
| *** LIVING EXPENSES *** | |
| TUITION AND FEES | \$ |
| RENT/MORTGAGE | \$ |
| UTILITIES/TELEPHONE | \$ |
| FOOD/BOARD | \$ |
| TRANSPORTATION/MOVING COSTS | \$ |
| BOOKS/SUPPLIES/COMPUTER | \$ |
| PERSONAL/MISC | \$ |
| PAYMENTS: CREDIT CARDS/LOANS/CAR/INSURANCE * | \$ |
| MEDICAL/DENTAL/HEALTH INSURANCE EXPENSES | \$ |
| CHILD CARE | \$ |
| OTHER | \$ |
| *** TOTAL LIVING EXPENSES *** | \$ |

* We do not increase the standard budget to allow for payments of this nature, however it is helpful to include them in your budget for planning purposes.

| | | |
|--------------------------------|-------------------|----------|
| PERSONAL BALANCE SHEET: | TOTAL RESOURCES | \$ _____ |
| | (LESS) | - |
| | TOTAL EXPENSES | \$ _____ |
| | (EQUALS) = | |
| | SURPLUS/SHORTFALL | \$ _____ |

Student Budget Planning Worksheet - *additional copy*

| | |
|---|-----------|
| *** FINANCIAL RESOURCES *** | |
| INCOME from work during summer of 2006 and 2006-2007 academic year (If you do not plan to work write zero) | \$ |
| INCOME from FWS job during 2006-2007 academic year. (Please note that in order to include this source, you must be awarded FWS as part of your financial aid package.) | \$ |
| SCHOLARSHIPS/GRANTS | \$ |
| NET LOAN PROCEEDS (Total loan amounts minus origination fees) | \$ |
| OTHER FINANCIAL ASSISTANCE from family, relatives, etc. | \$ |
| SAVINGS/MISC. | \$ |
| *** TOTAL FINANCIAL RESOURCES *** | \$ |
| *** LIVING EXPENSES *** | |
| TUITION AND FEES | \$ |
| RENT/MORTGAGE | \$ |
| UTILITIES/TELEPHONE | \$ |
| FOOD/BOARD | \$ |
| TRANSPORTATION/MOVING COSTS | \$ |
| BOOKS/SUPPLIES/COMPUTER | \$ |
| PERSONAL/MISC | \$ |
| PAYMENTS: CREDIT CARDS/LOANS/CAR/INSURANCE * | \$ |
| MEDICAL/DENTAL/HEALTH INSURANCE EXPENSES | \$ |
| CHILD CARE | \$ |
| OTHER | \$ |
| *** TOTAL LIVING EXPENSES *** | \$ |

* We do not increase the standard budget to allow for payments of this nature, however it is helpful to include them in your budget for planning purposes.

| | | |
|--------------------------------|-------------------|----------|
| PERSONAL BALANCE SHEET: | TOTAL RESOURCES | \$ _____ |
| | (LESS) | - |
| | TOTAL EXPENSES | \$ _____ |
| | (EQUALS) | = |
| | SURPLUS/SHORTFALL | \$ _____ |

Financial Aid Calendar

2006-2007 Academic Year

| | |
|----------------|---|
| March 2006 | The Financial Aid Office mails notification of awards with admissions letters to incoming doctoral students who have fully completed their financial aid application requirements. |
| April 2006 | Deadline for students to accept offer of admission to HGSE. Please refer to your admissions packet for exact deadlines. |
| May 2006 | Deadline for students to sign financial aid award letters and return to the Financial Aid Office. |
| July 2006 | Registration for Urban Superintendents Program (USP). |
| July 2006 | Fall term bills sent to students from the Student Receivables Office. Please contact the Student Receivables Office for payment deadline dates and for information on payment plans. |
| September 2006 | HGSE fall registration for all students. Borrowers Meeting and Entrance Loan Counseling. Loan promissory notes signed. Financial aid funds disbursed to student billing accounts. Fall semester refund checks available in the Financial Aid Office after HGSE fall registration. |
| February 2007 | Spring semester refund checks available in the Financial Aid Office after HGSE spring classes begin. Financial aid renewal application information e-mailed to continuing students for the 2006-2007 academic year. |
| April 2007 | Deadline for continuing students to apply for financial aid for the 2007-2008 academic year. |

Important Contacts

If you need assistance with:

Contact

Financial Aid

Financial Aid Office
 11 Longfellow Hall
 617-495-3416, fax: 617-496-0840
gsefinaid@harvard.edu
www.gse.harvard.edu/financialaid

External Funding Opportunities

Fellowship Office
 108 Longfellow Hall
 617-496-2805, fax: 617-496-0840
gsefinaid@harvard.edu
www.gse.harvard.edu/financialaid

Billing and Payment Plans

Student Receivables Office
 9th Floor, Holyoke Center, 617-495-2739

Course Information, Changing Your Address and Loan Deferments

Registration Office
 13 Longfellow Hall, 617-495-3418
www.gse.harvard.edu/~reg

Health Insurance Information

Student Insurance Office
 75 Mt. Auburn Street, 617-495-2008

Housing

Harvard Housing Office
 7 Holyoke Street, 617-495-3377
www.hpre.harvard.edu/rre

Disability Issues

Student Affairs
 101 Larsen Hall, 617-496-8024
www.gse.harvard.edu/~osa

Other Contacts:

| | | |
|---|--------------|--|
| Admissions Office, 111 Longfellow Hall | 617-495-3414 | www.gse.harvard.edu/admissions |
| Academic Services, 122 Longfellow Hall | 617-495-3957 | www.gse.harvard.edu/~oasweb |
| Career Services Office, 1 Longfellow Hall | 617-495-3427 | www.gse.harvard.edu/~cso |
| Student Employment Office | 617-495-2585 | www.seo.harvard.edu |
| Student Loan Office, Holyoke Center | 617-495-3782 | Toll Free: 800-315-7192 |
| Harvard University Information | 617-495-1000 | www.harvard.edu |

Financial Aid Administration

The Financial Aid Office is located in Longfellow Hall, Room 11. The office is open Monday to Thursday from 9:30am to 4:30pm and Friday from 9:30am to 1:00pm. Our telephone lines are staffed from 9am-5pm Monday to Friday. We look forward to assisting you during your academic pursuits at the Harvard Graduate School of Education and wish you much success.

Patty White
Director of Financial Aid

Shawn Bennett
Associate Director of Financial Aid

Val Harris
Assistant Director of Financial Aid

Elizabeth McMullen
Financial Aid Counselor

Kenje Ogata
Fellowship Coordinator

Mohan Boodram
Associate Dean for Enrollment and Student Services

