

FUNDING RESOURCE GUIDE FOR ED.D. STUDENTS

FINE PRINT: *This guide is intended to assist you in planning enrollment in one of GSE's Ed.D. programs; but is not a substitute for professional advice. This guide is not exhaustive; it attempts to address the most frequently asked questions of admissions and financial aid personnel. Individual students may have circumstances that vary from the general information contained in this guide. Information displayed, referenced, or alluded to in this guide is subject to change at any time without notice.*

FULL-TIME ED.D. STUDENT FACT SHEET

COURSEWORK OVERVIEW (YEAR 1 AND YEAR 2):

Full-time Ed.D. students are promised funding for one year. Second year funding is possible if resources are available. Funding includes General Fees, tuition for up to three (3) Course Units per semester, and Penn Pottruck Gym membership if enrolled full-time (a minimum of 3 course units per semester). Students are responsible for any tuition and fees charged beyond 3 CUs per semester. Penn will provide a 50% subsidy for the University's optional dental insurance. Students are not guaranteed funding for Penn Student Health Insurance, Penn Dental Insurance, the Clinical Fee, or summer funding, and must secure funding for these items from their research supervisor, personal resources, or other financial aid.

Year One and Two: Coursework:

*General Fees:	*Cost per Credit/Course:	*Health Insurance	*Gym Membership:	*Dental Insurance
Click Here	Click Here	Click Here	Included in the full-time general fee rate	Click Here
Note: Health Insurance may be waived if you have proof of external health insurance. Enrollment in the gym membership and dental insurance are optional.				

DISSERTATION STATUS OVERVIEW (YEAR 3+):

Dissertation status for Ed.D. students officially begins when confirmed by the Registrar. All coursework must be completed, and you must e-mail the Registrar asking to be registered for this status. If no funding is available, Ed.D. students are responsible to pay the dissertation fee each semester until they finish their dissertation.

Year Three and Beyond: Dissertation Status

*General Fees:	*Dissertation Fee	*Health Insurance	*Gym Membership:	*Dental Insurance
N/A	Click Here	Click Here	Click Here	Click Here
Note: Health Insurance may be waived if you have proof of external health insurance. Enrollment in the gym membership and dental insurance are optional.				

PART-TIME ED.D. STUDENT FACT SHEET

Coursework Overview:

Part-time Ed.D. students employed full-time at the University can use the tuition remission benefit to pay for classes. Tuition remission is provided for a maximum of two (2) course units per semester (summer, fall, and spring).

IRS regulations provide that faculty/staff members enrolled in a program classified at the graduate level may exclude up to \$5,250, for the purposes of federal income tax, FICA (Social Security Tax), Medicare tax, and city wage tax reporting from your taxable income each calendar year. Any benefit above \$5,250 is treated as taxable income and the University withholds the taxes from your benefit. If you are using the tuition benefit for a program classified as graduate, any applicable taxes are withheld directly from the benefit using a tax rate prescribed by the IRS, and the net amount is awarded to the student as the benefit. The student will then be left with a balance on his/her student account that must be paid within the deadlines set by the University's Student Financial Services Office. Both the gross tuition amount subject to taxes and the taxes withheld are reported to the IRS on form W-2 as a part of the faculty or staff member's earnings and taxes paid. The taxpayer is responsible for making appropriate W-4 adjustments, if desired. The taxpayer is also responsible for settling his/her tax liability on year-end tax filing.

You must find a way to cover your health insurance either through Penn or the Affordable Care Act, and you cannot be seen at Student Health Services. If you have insurance through your employer, this will suffice.

Coursework Overview:

*General Fees:	*Cost per Credit/Course:	*Health Insurance	*Gym Membership:	*Dental Insurance
Click Here	Click Here	N/A	Click Here	N/A

EXAMPLE:

Fall 2018 Tuition for PT Ed.D. Student			
*Tuition for 2 CUs + General Fee	*Less Tax Withholding (The \$5,250 yearly tax exemption was already used in Spring 2018)	*Penn's Tuition Remission Benefit	*What you owe
\$13,808	-\$4,632.65 What is included: \$3,037.76 (Federal) \$856.10 (FICA) \$200.22 (Medicare) \$538.57 (Local) \$0.00 (State)	\$9,175.35	\$4,632.65

**** This is a sample only to show the mechanics of how the tuition benefit works. Individual eligibility and circumstances may vary. Please contact the [Tuition Benefits Office](#) for student-specific information.***

DISSERTATION STATUS OVERVIEW:

Ed.D. dissertation status officially begins when you have finished required coursework. A student registered for dissertation is considered full-time; there is no part-time dissertation status. Full-time staff are eligible for staff tuition remission while on dissertation status.

*General Fees:	*Dissertation Status Fee	*Health Insurance	*Gym Membership:	*Dental/Health Insurance
N/A	Click Here	N/A	Click Here	N/A

FAQS:

DOES THE DISSERTATION FEE INCREASE?

Yes. As with tuition costs, the dissertation fee may increase each year. Increases are generally around 3.9% annually.

DO OTHER FEES INCREASE?

Yes. The fees for the General Fee, Student Health Insurance, Clinical Fee and Gym Membership are subject to annual increases.

WHAT IS THE DIFFERENCE BETWEEN BEING PAID HOURLY VERSUS A GUARANTEED RA-SHIP? WHEN DOES THIS SWITCH HAPPEN AND WHO IS USUALLY IMPACTED?

As of 2019, the hourly rate for a doctoral Student Worker is up to a maximum of \$25; RAship is \$25,800 for 9 months for a 20 hpw apprenticeship (this is the AY 2018-19 rate). Contact [Penn GSE Financial Aid](#) for current year information. The switch from RA to Student Worker (or vice versa) can occur between the academic year and the summer since summer work is usually not consistent or from one academic year to the next depending on source of funding. If a doctoral Student Worker worked 20 hours per week for the academic year at the maximum rate of \$25/hour the total would come to \$17,500.

CAN WE TAKE ON ADDITIONAL HOURS AT PENN BEYOND OUR 20 HOURS/WEEK AS AN ED.D. STUDENT?

Yes. You can work up to an additional 8.5 hours of work/week more on other projects with approval.

IS THERE A LIMIT TO HOW MANY HOURS WE CAN WORK IN ONE YEAR?

No, not currently.

HOW MUCH IS SUMMER FUNDING IF I GOT IT THROUGH MY ADVISOR OR ELSEWHERE AT PENN?

If a faculty member has funding, then the appointment can be as a Student Worker or Research Assistant – up to a maximum of \$25/hr. or \$2,866.67/month for 80 hours each month as of 2019.

WHERE COULD I SAVE MONEY?

Here are some tips that graduate students have compiled:

1. Travel and conference grants:
 - a. GSE student government allocates conference reimbursement for all GSE students. You must apply for this funding and awards are made during the Fall and Spring semesters. Reimbursements made are subject to the availability of funds.
 - b. GAPSA travel (be as specific as possible about how you saved money and why the conference is important).

2. Dissertation Grants:

- a. CURF: <https://www.curf.upenn.edu/find-fellowships>
 - b. AAUW: <https://www.aauw.org/what-we-do/educational-funding-and-awards/american-fellowships/af-dissertation-application/>
 - c. Ford: http://sites.nationalacademies.org/PGA/FordFellowships/PGA_171939
 - d. Spencer: <https://naeducation.org/naedspencer-dissertation-fellowship-program/>
 - e. AERA: <http://www.aera.net/Professional-Opportunities-Funding/AERA-Funding-Opportunities>
 - f. NSF: <https://www.nsfgrfp.org/>
 - g. Wenner Gren: <http://www.wennergren.org/programs/dissertation-fieldwork-grants>
3. Housing/Food:
- a. As a student housing GA, you do not have to pay rent and you have access to free meals in the dining halls on campus on a limited basis.
 - b. There is free coffee at the Grad Center
 - c. Take advantage of the free Take Your Professor/TA/Mentor Out to Lunch program
 - d. South Street market: 10% off groceries for students on Thursdays (24th and South)
 - e. Italian Market has inexpensive produce
4. Miscellaneous Tips:
- a. Use the PennCard to get student discounts
 - b. \$5 movie tickets at 40th and Walnut Theater on Tuesdays
 - c. Free/cheap stuff on Craigslist (especially during peak move out weeks)
 - d. Extreme discounts on theatre/orchestra/museums when you show up day of with Penn ID (i.e., \$25 season subscription to Philadelphia orchestra)
 - e. Look out for Philly events (UWISHUNU), sometimes they have free/cheap admission to events
 - f. WanderU (bus/train tickets)
 - g. Supremo (43rd and Walnut) - cheaper than other supermarkets