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## Introduction to the IUPUI Graduate Student Fellowship

This document is provided to you to assist in understanding the fellowship process at IUPUI and provide you contact information.

As of the Fall 2009 term, fellowships are disbursed in a lump sum, one-time-per-term payment.\* This is a change from the previous monthly disbursement process. The process change was adopted to improve use of resources and process efficiency.


*\*Exception: Because of additional complexities associated with School of Medicine students, they will continue to receive monthly disbursements. Discussions are ongoing to transition those students to a lump-sum payment.*

If you have any questions about fellowship awards, you can contact the Office of Student Scholarships at [award@iupui.edu](mailto:award@iupui.edu).


You will also want to read the **Fellowship Awards Procedural Manual** published by the IUPUI Office of Student Scholarships.

If you have questions about your student account, send your inquiry to Student Account Services: [bursar@iupui.edu](mailto:bursar@iupui.edu) or phone 274-2451.


- **Are you eligible for a fellowship?**
  - If you are a Graduate student or a student in Law, Medicine or Dental School, you could be eligible to receive a fellowship.
  
- **What is a fellowship?**
  - Fellowships at IUPUI include all unrestricted, non-service related stipends, regardless of the funding source or name of the award for the purpose of aiding a graduate or professional student's study, training, or research. A Graduate Fellow will primarily focus on pursuing a course of study or research **for their personal benefit**. Fellowship awards are a form of financial aid and thus **paid through the SIS financial aid system**. Income taxes will not be withheld from the fellowship with the exception of international students (see further explanation below).
  - IRS defines fellowship as "an amount paid for the benefit of an individual to aid in the pursuit of study or research."
  
- **What is NOT considered a fellowship?**
  - Any graduate assistantships or other forms of employee-related positions where students **receive a pay check from the university**.
  - IUPUI defines "graduate assistantship" as a study grant of financial assistance to a graduate student that is offered by a department in return for certain services (example: teaching).
  - If you are an Undergraduate student, you should NOT be receiving a fellowship. You could be eligible for a scholarship, see [www.iupui.edu/~scentral](http://www.iupui.edu/~scentral) for more information.

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- **Can an International Student get a Graduate Fellowship?**
  - Yes, International students can be a Graduate Fellows. Graduate fellowship awards are a form of financial aid and thus paid through the SIS financial aid system. Income taxes may be withheld from the fellowship for international students.
  - For details on tax withholding for International students with a graduate fellowship, please review [https://www.fms.indiana.edu/tax/NRA/Scholarship\\_stud.asp](https://www.fms.indiana.edu/tax/NRA/Scholarship_stud.asp). You may email any further questions about the tax withholding to [taxpayer@indiana.edu](mailto:taxpayer@indiana.edu).
  
- **Who notifies the scholarship office of my fellowship award?**
  - Your department will notify the Office of Student Scholarships of your fellowship award. We are unable to post any awards until we receive the necessary documentation.
  
- **When will my fellowship award be on my IUPUI account?**
  - Once the department notifies the Office of Student Scholarships, it will be processed within 48 hours of receipt or during a peak work load in the order that it is received.
  - The “priority deadline” for submitting fellowship awards to the Office of Student Scholarships is August 1<sup>st</sup> for Fall only and Academic year awards and December 1<sup>st</sup> for Spring only awards.
    - A “priority deadline” is the date by which the Scholarship Office can guarantee that the fellowship will be posted prior to the start of classes; the Scholarship Office cannot guarantee fellowship awards received after the “priority deadline” will be posted prior to the start of classes.
  
- **When will my fellowship award refund to me?**
  - Once any outstanding fees owed to the University are paid, fellowship awards will be refunded to you at the beginning of each academic semester for which you are enrolled, or within two weeks of receipt of the departmental notification to post the award (if paperwork is not submitted by deadline dates referenced above.)
  - In order to receive your refund in the most timely fashion possible it is recommended that you set-up a direct deposit to your bank account through the Student account. For more information go to <http://bursar.iupui.edu/DirectDeposit/default.htm>.
  
- **I have been taxed on my fellowship, who do I contact for information?**
  - This should only happen with international students. Please review [https://www.fms.indiana.edu/tax/NRA/Scholarship\\_stud.asp](https://www.fms.indiana.edu/tax/NRA/Scholarship_stud.asp) for fellowship tax information.
  - You may email any further questions to [taxpayer@indiana.edu](mailto:taxpayer@indiana.edu).
  
- **Why are taxes not taken out of my fellowship award?**
  - Taxes are not withheld from a fellowship received by U.S. citizens or resident aliens because the fellowship is not subject to withholding. It is possible that U.S. citizens or permanent aliens may be required to make estimated income tax payments if it is determined that all or part of the fellowship award will be taxable income. See the attached link for more information: <http://www.irs.gov/pub/irs-pdf/f1040ese.pdf> .
  - Fellowship awards are a form of financial aid that is required to be calculated into the financial aid package for each student. Fellowship awards are not paychecks and therefore federal or state taxes cannot be withheld. All students who receive scholarships and/or fellowships receive an IRS form 1098-T from the university (January/February). This form is to be taken to your tax preparer in order to determine what (if any) portion of your award is taxable.

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- For additional information regarding fellowship or scholarship awards, please review IRS Publication 970 at <http://www.irs.gov/pub/irs-pdf/p970.pdf> .
- **Why is my refund less than my fellowship stipend amount?**
  - All funds processed through the student account will pay any unpaid charges first. A fellowship credit can pay ANY and ALL unpaid tuition/fees on the student's account. A refund check will be net of the fellowship credit and the outstanding tuition/fee charges.
  - Please check your student account balance (using OneStart) to make sure your fellowship has paid your tuition/fees in full and that you do not have any other fines, fees, etc.
- **How long does the refund process take?**
  - Student account refunds are processed daily for those with active direct deposit information on file; non-direct deposit refunds (paper checks) are processed on Tuesdays and Thursdays.
  - If you are signed up for direct deposit refunds, the money is typically available at the student's bank two (2) to four (4) business days after the credit is put on the student account. (Saturday and Sunday are not considered "business days".)
  - If you are not signed up for a direct deposit refund, a paper check refund will be approved on the next Tuesday or Thursday after the credit is put on the student account. After the approval, the check is typically mailed two (2) to four (4) business days later.
  - Note: Minimum direct deposit refund is \$.01 and the minimum paper refund check is \$5.01. If a student is not signed up for direct deposit and has a balance of \$5.00 or less, a cash refund can be obtained by visiting Student Financials Services in Campus Center.
- **How do I sign up for direct deposit?**
  - Signing up for direct deposit is easy and online! Please visit your OneStart account and utilize the Self Service tab. On the left panel under the Bursar tab there is a link to sign up for direct deposit. Please note that this will expedite the processing of your refund.
- **Where can I view my account information?**
  - All of your account information may be accessed and/or viewed by utilizing OneStart!
  - Visit [www.onestart.iu.edu](http://www.onestart.iu.edu).
- **Will my fellowship impact my financial aid?**
  - The amount you receive in your fellowship must be included as a resource when determining your eligibility for federal and state financial assistance. Financial assistance eligibility is determined by a student's individual financial data as provided on the Free Application for Federal Student Aid (FAFSA) and therefore each student's situation is unique. Hence, your fellowship may or may not impact your aid, including student loans, depending upon your individual situation.
  - Departments at IUPUI will notify the Office of Student Financial Aid Services when they have awarded the fellowship to you and will account for this resource when determining your eligibility for federal and state assistance.
  - If the Office of Student Financial Aid is not notified of your fellowship prior to awarding you financial aid, we will have to retroactively include the fellowship as a resource and by doing so, it may impact your aid, including student loans, and you may be required to repay amounts back to IUPUI.

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- To ensure that your financial aid has been calculated with the fellowship resources included, you should review your financial aid notification on OneStart and if you do not see the fellowship funds listed, contact the Office of Student Financial Aid Services immediately to have a counselor review your file.

**Please direct inquiries regarding fellowship awards to your Academic Department or to [awards@iupui.edu](mailto:awards@iupui.edu).**

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**Definitions**

- Fellowship
  - IRS defines fellowship as “an amount paid for the **benefit of an individual** to aid in the pursuit of study or research.”
  - Fellowships at IUPUI include all unrestricted, non-service related stipends, regardless of the funding source or name of the award for the purpose of aiding a graduate or professional student's study, training, or research.
  - A Graduate Fellow will primarily focus on pursuing a course of study or research **for their personal benefit**. Graduate Fellows are recipients of fellowship awards which are a form of financial aid and thus **paid through the IUPUI Financial Aid account**.
- Graduate Assistant
  - Provides a service to the University for the **benefit of the University** for which the graduate student in turn receives pay. They are considered employees and **must be paid through the payroll system** with all appropriate tax deductions.
- Graduate Student Academic Appointee (SAA) Fee Remissions
  - Financial activity related to fee remissions for graduate or professional students with an academic appointment. Students must not be appointed at over 75% FTE.
  - The mandatory fee remission policy states that students with academic appointments of 50% FTE to 75% should receive a full fee remission and must enroll in six hours of credit per semester.
  - Fee remissions may be awarded for less than 50% FTE at the discretion of the department but cannot be charged to sponsored programs.
  - Fee remissions may be awarded for a maximum of 30 hours per 12-month period beginning with the start of the fall semester with at most 12 hours in any semester or combined summer session.
  - Post-90 hour students must be appointed (if appointed at all) to at least 37.5% FTE status. If awarded a fee remission such students must receive a full fee remission, and must enroll in six hours.
  - Students with a total FTE of 50% to 75% for both semesters of an academic year must receive a fee remission for six hours of summer enrollment if they enroll for summer session.
  - Students with summer appointments who did not hold appointments for the fall and spring semesters of the previous year may, at the department's discretion, be awarded a fee remission for up to six hours of summer enrollment.

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- Fee remissions do not cover dedicated fees, mandatory fees, course-related fees or audit hours. An eligible appointee should be prepared to pay, at the time of registration, dedicated fees, plus mandatory and any course-related fees.
- The stated fee remission award will cover a minimum of 90% of the credit hour fees for a resident and a minimum of 95% for a non-resident.
- See Contract and Grants Important Notice #97-1 for additional information [http://www.fms.indiana.edu/cg/imp\\_notice/97-1.asp](http://www.fms.indiana.edu/cg/imp_notice/97-1.asp). (Note: The reference to "FAMS/BARS" in this website text translates to the Student Information Systems (SIS) Financial Aid and Student Financials systems.)
- Graduate Student Academic Appointments (Associate Instructor, Graduate Assistant, Research Assistant, Faculty Assistant) Graduate student appointments are offered by academic schools or departments to selected graduate students. The stipends attached to appointments are considered graduate student support and compensation for the academic duties assigned, and as such are considered to be taxable income. These student academic appointments are independent of other possible awards of financial aid.

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[http://in-adfi-spps/sites/adsv\\_saints/Shared%20Documents/IN/x\\_Fellowship%20Communications/Student%20Info%20Guide.fellowships%20v3.doc](http://in-adfi-spps/sites/adsv_saints/Shared%20Documents/IN/x_Fellowship%20Communications/Student%20Info%20Guide.fellowships%20v3.doc)