Response to Offer of Admission and Financial Aid / Required Documents
To respond to the offer of admission, please go to www.gsas.harvard.edu/newly_admitted by April 15, 2014, and follow the instructions provided.

Students accepting the offer of admission must return the following paper documents by April 15, 2014: the “Additional Financial Information Form” and, where applicable, a signed and dated reply copy of the “Notice of Financial Support.” International students should submit “Financial Certification for Students Who Are Not United States Citizens” (form enclosed) by May 15, 2014.

In signifying acceptance of a Graduate School award, a student acknowledges his or her understanding of the policies stated below. Further information is available in the GSAS Handbook available on the GSAS website at http://www.gsas.harvard.edu/gsas_handbook.php, see Chapters VIII and IX. Students should also consult their academic departments to determine whether other rules apply.

Terms of Award
The Graduate School offers a comprehensive program of financial support, including grants and fellowships from internal and external sources, traineeships, teaching fellowships, research assistantships, other academic employment opportunities, and several types of loans.

Grants usually pay all or part of the cost of tuition and required medical insurance fees and, if indicated in the Notice of Financial Support, provide a stipend for living expenses. Required medical insurance fees include those for the University Student Health Services and the University Student Health Insurance Plan. Insurance for dental care, disability, and insurance outside the Harvard system is not generally required by the University and is not covered by Graduate School fellowships. Please note that fellowships for tuition and medical fees cover charges for Harvard-contracted insurance and health service. Grants are reduced by the amount of the fee if students choose to waive Harvard health insurance fees by selecting alternate coverage.

Registration
All first-year graduate students must reside within commuting distance to the University and devote themselves full-time to the academic program. Students are expected to register in a full-time status each term during the registration period stated in the Academic Calendar. Any interruption of study during the year, except for regular University vacations, will result in termination of the award.

Tuition and Fees
Tuition charges are recorded on the July term bill for the Fall term and the December term bill for the Spring term. Fellowships for tuition and fees are applied directly to the term bill in two equal installments, unless otherwise noted on the Notice of Financial Support. Tuition grants can be processed only after the required documents mentioned above have been signed and returned to the Admissions and Financial Aid Office. The return deadline is April 15, 2014.

Stipends
September 2014 stipend checks for first-year students are distributed at orientation in late August and ordinarily deposited directly in the student's bank account or mailed in monthly installments thereafter. Instructions for direct deposit will be available at orientation. Questions regarding the disbursement schedule for stipends should be addressed to the appropriate Financial Aid Officer. If stipend checks are mailed, the Scholarship Office uses the address on file with the Registrar’s Office. Students are expected to keep the Office of the Registrar informed of any change in address via the http://www.my.harvard.edu portal.
**Other Support and Employment**

In order to assist as many students as possible, students who receive funds from an outside source must accept that award; it is the responsibility of the student to report all outside awards to the Office of Admissions and Financial Aid. The coordination of award benefits will be determined by the Financial Aid Officer in consultation with the department to assure the equitable treatment of all students. Students receiving financial support from a Harvard source must inform the Office of Admissions and Financial Aid before accepting any on-campus or off-campus employment during the academic year.

**Satisfactory Academic Progress**

Eligibility for financial aid depends on an annual report by the faculty that the student is making satisfactory progress toward the degree. Standards for satisfactory performance and progress are available in the GSAS Handbook or from academic departments. Students must submit a Statement of Financial Resources annually for continuation of the financial support guaranteed in their original offer of admission.

**U.S. Tax Law**

Although the University cannot provide advice to individuals on tax matters, general information is available from the Office of Admissions and Financial Aid, Holyoke Center, Room 350, and the International Office, Holyoke Center, Room 864.

According to the Tax Reform Act of 1986, all grant aid that exceeds the cost of tuition and required fees, books and related classroom expenses is subject to U.S. income tax. Also subject to income tax is remuneration for teaching and research positions. Taxes are payable on a calendar year basis.

Students receiving stipends and/or salary should file a U.S. income tax return for each calendar year. Income tax law requires that records for students receiving income as compensation from the University reflect a U.S. Social Security number. For **U.S. citizens** no tax is withheld from fellowship stipend checks and no W-2 Form is issued; students are responsible for keeping accurate records, reporting stipends as income, and making estimated tax payments if required. Remuneration for teaching and research is subject to withholding for federal and state taxes and a W-2 Form is issued.

**International students** are subject to U.S. income tax law. A U.S. Social Security number or Individual Taxpayer Identification Number (ITIN) should be obtained as soon as possible. The law requires that 14% of the amount of a fellowship award that exceeds the cost of tuition and required fees (stipend), be withheld for tax payment purposes. The appropriate amount will be withheld from each stipend check. Students who claim exemption from all or part of this requirement based on a tax treaty between their home countries and the U.S. should inform the Office of Student Receivables by filing Form W8BEN, available in the fall or online at [www.irs.gov](http://www.irs.gov). This form is valid for three years and is renewable.

**Tuition Requirements**

All Ph.D. candidates are required to pay two years of Full Tuition and two years of Reduced Tuition unless the time that elapses from the inception of their course of study to its completion is less than four years. Thereafter, the Facilities Fee is charged. Students in non-resident status may be charged the Active File Fee (see GSAS Handbook for further information). All A.M. candidates are charged Full Tuition for a minimum of one academic year, until the degree is completed.

**Estimated 2014-15 Academic Year Tuition and Required Fees** (subject to annual increases)

<table>
<thead>
<tr>
<th>Expense</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Tuition</td>
<td>$40,248</td>
</tr>
<tr>
<td>Reduced Tuition</td>
<td>$10,466</td>
</tr>
<tr>
<td>Facilities Fee</td>
<td>$2,664</td>
</tr>
<tr>
<td>Active File Fee</td>
<td>$300</td>
</tr>
<tr>
<td>University Health Services Student Health Fee</td>
<td>$992</td>
</tr>
<tr>
<td>Harvard University Student Health Insurance Plan</td>
<td>$2,366</td>
</tr>
</tbody>
</table>

Please note that fellowships for tuition and medical fees cover charges for Harvard-contracted insurance and health service. Grants are reduced by the amount of the fee if students choose to waive Harvard health insurance fees by selecting alternate coverage.

**Tuition Payment Options**

For a fee of $35 per term, charges for tuition and fees for the current term may be paid in installments by enrolling in the Monthly Payment Plan. This plan allows tuition to be paid in four monthly payments per term. Students interested in this payment option should contact the Student Receivables Office, 9th Floor, Holyoke Center. Teaching Fellows and Research Assistants may make
payments against their term bill through the payroll deduction process. Students interested in this payment option should contact their Financial Aid Officer.