Response to Offer of Admission and Financial Aid/Required Documents
To respond to the offer of admission, please visit our website at gsas.harvard.edu/newly_admitted by April 15, 2016, and follow the instructions provided.

Students accepting the offer of admission must return the following hardcopy documents by April 15, 2016: (1) the “Additional Financial Information Form” and where applicable, (2) a signed and dated reply copy of the “Notice of Financial Support”. International students must also submit the enclosed “Financial Certification for Students Who Are Not US Citizens” by May 15, 2016.

In signifying acceptance of a Graduate School award, a student acknowledges understanding of the policies stated below. Further information is available in the GSAS Handbook available on our website at gsas.harvard.edu/gsas_handbook.php. Students should also consult their academic programs to determine whether other rules apply.

Terms of Award
GSAS 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 student loans.

Grants usually pay all or part of the cost of tuition and required health fees and, if indicated in the “Notice of Financial Support,” provide a stipend for living expenses. Required health fees are assessed for the Harvard University Health Services and the Harvard University Student Health Insurance Plan. Students electing to waive this coverage will have their awards reduced accordingly. Insurance for dental care, disability, and non-Harvard health insurance is not generally required by the University and not covered by graduate fellowships.

Registration
All first-year graduate students must reside within commuting distance to the University and devote themselves full-time to their programs of study. Students are expected to register for full-time status each term during the registration periods listed in the Academic Calendar (www.registrar.fas.harvard.edu/calendar/five-year-calendar). Any interruption of study 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 all required documents listed above have been completed and returned to the Admissions and Financial Aid Office.

Stipends
September 2016 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 setting up direct deposit will be available at Orientation. Questions regarding the disbursement schedule for stipends should be addressed to your Financial Aid Officer. For students without direct deposit, stipend checks are mailed to the address on file with the FAS Registrar. Students are expected to keep the Registrar’s Office informed of any change in address via the my.harvard.edu website.

Other Support and Employment
In order to assist as many students as possible, students who receive funds from an outside source must accept those awards; 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.

US Tax Law
Although the University cannot provide advice to individuals on tax matters, general information is available from the GSAS Office of Admissions and Financial Aid, located in suite 350 of the Richard A. and Susan F. Smith Campus Center, and from the International Office (www.hio.harvard.edu).

All grant aid that exceeds the cost of tuition and required fees, books and related classroom expenses is subject to US 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 US income tax return for each calendar year. Income tax law requires that students receiving remuneration for any type of work from the University hold a valid US Social Security number. International students should consult www.hio.harvard.edu/taxes-social-security for additional information.

For US 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.

For International students, the law requires that 14 percent of the taxable portion of a fellowship award, and the appropriate amount will be withheld from each stipend check. Please note that there are many tax treaties between the United States and other countries, and such treaties may exempt earnings, scholarships, and stipends from taxes. Students receiving fellowship awards from Harvard will be sent information by e-mail from University Student Financial Services (sfs.harvard.edu), which includes information about the countries that have tax treaties with the United States.

Tuition Requirements
All PhD 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, a facilities fee is charged. Students in non-resident status may be charged an active file fee (see the GSAS Handbook for further information).

All AM candidates are charged full tuition for a minimum of one academic year, until the degree is completed.

Estimated 2016–2017 Academic Year Tuition and Required Fees (subject to annual increases)

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<tbody>
<tr>
<td>Full Tuition</td>
<td>$43,296</td>
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<tr>
<td>Reduced Tuition</td>
<td>$11,258</td>
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<tr>
<td>Facilities Fee</td>
<td>$2,866</td>
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<tr>
<td>Active File Fee</td>
<td>$300</td>
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<tr>
<td>University Health Services Student Health Fee</td>
<td>$1,112</td>
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<tr>
<td>Harvard University Student Health Insurance Plan</td>
<td>$2,630</td>
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Please note that fellowship support for required health fees can only be applied to the Harvard-sponsored insurance and health plans referenced above. Students electing to waive Harvard health coverage will have their awards reduced by the amount of the corresponding health fees.

Tuition Payment Options
For a fee of $35 per term, students may enroll in a monthly payment plan, which allows tuition and required fees to be paid in four monthly payments over the course of term term. Additional information about this option is available from University Student Financial Services (http://sfs.harvard.edu).

Teaching fellows and research assistants may make payments to their term bills through payroll deduction. Students interested in this payment option should contact their Financial Aid Officers for more details.