

## FINANCIAL AID

### Fellowships, Assistantships, and Taxes

At MIT, a fellowship award to a graduate student covers full or partial tuition, and may also provide a stipend to help cover living expenses. In the context of graduate study, a scholarship covers full or partial tuition only. Although most awards are made on the basis of academic merit, financial need is a factor in some instances.

Many individual, foundation, corporate, and government granting organizations provide external fellowship support for students. Students should apply directly to the granting organization for funding based on eligibility. Application deadlines typically fall between October 1 and May 1 of any given year.

Generous donors have provided MIT with permanent funds in support of fellowships (<https://sfs.mit.edu/graduate-students/guide/finding-fellowships>), many of which have unique restrictions. MIT offices administer a number of these endowed internal fellowships through annual processes. Students who seek financial support from any of the fellowships administered by MIT should inform their academic department. The award process typically runs concurrently with the timeline for application for admission.

In accordance with a resolution of the U.S. Council of Graduate Schools (endorsed by most graduate schools), a student has until April 15 to accept or decline a fellowship offer. If a student does not reply to an offer by this date, it may be cancelled.

More information on both external and internal fellowships (<https://oge.mit.edu/gpp/assistance/awards>), including links and tips for applying, is provided by the OGE.

Every student with a fellowship for graduate study at MIT must register as a full-time graduate student for the period of the fellowship. There are some fellowship limitations that apply to nonresident doctoral students (<http://oge.mit.edu/gpp/degrees/thesis/nonres>), which can be viewed in the Graduate Policies page under Terms of Status. If a student withdraws from the Institute before tenure expires, the award must be relinquished, and the student will be required to refund any payment made in excess of tenure.

### Teaching Assistantships

MIT employs about 1,300 graduate students each year as part-time or full-time teaching assistants (<https://sfs.mit.edu/graduate-students/guide/research-teaching-assistants>) (TAs) to assist the faculty in grading undergraduate quizzes, instructing in the classroom and laboratory, and conducting tutorials. Occasionally, graduate students with considerable teaching experience and proven teaching ability receive instructor-G (IG) appointments. The principal duties of an IG are similar in nature to those of a TA, with

the exception that an IG is generally assigned more independent and/or advanced teaching responsibilities.

The departments regard seriously the benefits of a teaching assistantship as a preparation for a career in university teaching. Each year, the Institute offers a prize, the Goodwin Medal (<https://oge.mit.edu/development/teaching/the-goodwin-medal>), to graduate students that display particularly effective teaching practices.

The units for which an instructor or teaching assistant may register as a student are determined by the department in light of the student's assistantship duties, program of study, and compensation. Teaching assistants receive salaries as well as tuition remission for the services that they provide.

Appointments to teaching assistantships are made upon recommendation of the head of a department. A student who wishes to be considered for a teaching appointment should contact the departmental graduate administrator. Only full-time graduate students who are candidates for advanced degrees may be appointed. A Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/h/apply-for-aid/fafsa>) is required for all teaching assistants who are US citizens or permanent residents.

### Research Assistantships

Each year about 3,800 graduate students at MIT hold appointments as research assistants (<https://sfs.mit.edu/graduate-students/guide/research-teaching-assistants>) (RAs). The principal duty of a research assistant is to contribute to departmental or interdepartmental research.

Most students welcome the opportunity to participate as a junior colleague of a faculty member in an ongoing research project that frequently influences their choice of thesis topic. Appointments to research assistantships are made by the department head to full-time students who are candidates for advanced MIT degrees.

The units for which a research assistant may register are determined by the department in light of duties and program of study. Research assistants receive salaries and tuition remission for the services they provide, and are compensated on the basis of time devoted to their research.

Students who receive primary financial support from fellowships or other sources may receive supplementary appointments as teaching or research assistants in accordance with Institute and departmental guidelines.

### Taxes

Tuition payments made through fellowships as well as research and teaching appointments are nontaxable.

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Stipends provided to teaching assistants, research assistants, and instructors-G are considered taxable income. TA, RA, and IG stipend payments to students who are US citizens and permanent residents are subject to withholding tax. MIT will issue a W-2 form to all students from whom this tax has been withheld.

Fellowship stipends are also legally taxable income. However, tax regulations do not allow for withholding federal and Massachusetts income taxes from the fellowship payments for students who are US citizens and permanent residents. Thus, students should plan for the tax obligation; no W-2 will be issued.

For international students, federal income tax is withheld from fellowship stipends at a flat rate depending on the student's visa type; Massachusetts income tax is not automatically withheld, and it is the student's responsibility to determine their state income tax amount and make estimated payments to the state, if necessary.

More information on tax rules for US and international graduate students (<https://oge.mit.edu/finances/taxes>) is found on the OGE website. A helpful two-page reference document [PDF] ([http://vpf.mit.edu/sites/default/files/forms/HRPayroll\\_GradStudentInfo%202017.pdf](http://vpf.mit.edu/sites/default/files/forms/HRPayroll_GradStudentInfo%202017.pdf)) is provided by the Office of the Vice President for Finance.