

How Do I Find Money for Graduate School?

Posted on 09/15/2013 by Edray Goins

At many schools across the country, the Fall Semester is underway. ([My university's](#) first day of classes was exactly three weeks ago.) That means many students are beginning their final year of college and wondering what the future holds. Well, if you're thinking about graduate school in the mathematical sciences, you should remember this maxim: *you should never have to pay to get a doctoral degree.*

Perhaps you're not sure if you want a doctorate degree, a master's degree, or any degree other than a bachelor's. Even so, many of the applications to receive funding for a postbaccalareate degree will be due soon — within the next three months — so it's best to start thinking now about how you'd pay for such a program. I'd like to offer some advice on how to receive funding.

Many graduate programs charge tuition and fees for their students, but you'll find that the funding available to pay their graduate students differs depending on the type of degree being sought. It's rare that a student in a Master's degree program will receive any type of funding, so strongly consider applying to Doctoral degree programs only — even if you don't want to get a Ph.D. You can always leave a Doctoral degree program with a Master's after a couple of years. In fact, some schools do not officially admit students into a Master's Program — such as my department — but many students receive Master's degrees each year. Remember, it's about being able to receive more funding. *You should never have to pay to get a doctoral degree.*

Many Doctoral degree programs offer internal funding for their students. You can be offered a grader position, a teaching assistantship (where you'll run a recitation section or even teach your own class), or even a research assistantship (where you won't teach at all — you're paid to sit around and think!!). Usually these positions cover tuition and pay you something extra for living expenses. You won't get rich, but you'll make enough to live comfortably. Keep in mind that you'll have to apply somewhat earlier in order to be eligible for one of these internal fellowships. Consider having your graduate school application ready for submission by the start of the new year — around January 1.

If you think you'll need more money, I suggest applying for external fellowships. There are several sources of funding out there:

Fellowship	Amount and Duration	Application Deadline	Web Site
National Science Foundation	\$32,000 for 3 years	November 5	http://www.nsfgrfp.org

Ford Foundation Predoctoral Fellowship	\$20,000 for 3 years	November 20	http://sites.nationalacademies.org/pga/fordfellowships/
National Physical Science Consortium	\$20,000 for 6 years	November 30	http://www.npsc.org
National Defense Science and Engineering Graduate Fellowship	\$30,500 for 3 years	December 20	http://ndseg.asee.org

Let me discuss these one by one.

The **National Science Foundation (NSF)** is the most prestigious of the graduate school fellowships. Successful applicants receive an \$32,000 annual stipend for three years. For those applying in Mathematics, the deadline is November 5.

The **Ford Foundation** has a series of fellowships depending on your year of graduate study. If you're just beginning graduate school, there is the **Predoctoral Fellowship**. If you're well into the program and are a year away from finishing, there's the **Dissertation Fellowship**. If you've finished graduate school and are looking for a job, there's the **Postdoctoral Fellowship**. You must be an underrepresented minority to be eligible for these fellowships. Successful applicants for the Predoctoral Fellowship will receive \$20,000 annually for up to three years. The deadline for the Predoctoral Fellowship is November 20.

The **National Physical Science Consortium (NPSC)** pays 20,000 a year up to six years to successful applicants. Fellows must work for an employer during the summers — which actually translates into extra income for you. The program actively seeks to assist women and underrepresented minorities. The application deadline is November 30. (Full disclosure: this is the fellowship I had in graduate school myself.)

The **National Defense Science and Engineering Graduate (NDSEG) Fellowship** is offered by the Department of Defense. They offer three years of support, giving 30,500 in the first year; 31,000 in the second year; and \$31,500 in the third year. The deadline is December 20.

These are just some of the fellowships available to you. Several of these are due even earlier than most graduate school applications — around the middle of November. You'll need to look for four letters of recommendation, write a statement of past research, write a statement of proposed research, and have a curriculum vitae. Just remember: *you should never have to pay to get a doctoral degree*. Good luck with the application process!

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About Edray Goins

Edray Herber Goins grew up in South Los Angeles, California. The product of the Los Angeles Unified (LAUSD) public school system, Dr. Goins attended the California Institute of Technology, where he majored in mathematics and physics, and earned his doctorate in mathematics from Stanford University. Dr. Goins is currently an Associate Professor of Mathematics at Purdue University in West Lafayette, Indiana. He works in the field of number theory, as it pertains to the intersection of representation theory and algebraic geometry.

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One Response to *How Do I Find Money for Graduate School?*



Michael C. Grant says:

09/18/2013 at 2:18 pm

Nice! I'd also add to the list the Hertz Foundation Fellowships: <http://hertzfoundation.org> ... their standard stipend is 32K a year for up to 5 years, with an additional 5K/year if you have dependent children.

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