

EXTERNAL FELLOWSHIPS
FREQUENTLY ASKED QUESTIONS (FAQs)

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What is a fellowship?

Fellowships are merit-based competitive internal or external awards to support a full-time course of study of qualified graduate students. Fellows receive financial support to focus on their graduate research and training without the requirement of service to the university (teaching or research).

University Graduate School (UGS) Fellowships are awarded by UGS both to incoming and current graduate students. The duration of the award and the amount will vary by fellowship, but UGS fellowships will typically provide a stipend, tuition waiver, and health insurance coverage. UGS fellowships require students to be enrolled full-time and to **not** hold any employment.

External fellowships are awarded by local, state level, federal agencies, or private foundations through a competitive merit-based selection process. Many external awards carry prestige and professional recognition, and many provide generous financial support. The size of the award, the specific costs it covers, and how it is to be administered varies and depends on the specific fellowship program guidelines. Please review them carefully before applying, and if uncertain how to proceed, contact UGS Fellowships Office. Before applying to the agency, students are required to fill out [the External Fellowship Information Form](#).

What is the difference between a Fellowship and Graduate Assistantship?

FELLOWSHIP	GRADUATE ASSISTANTSHIP
<ul style="list-style-type: none"> • Processed through Financial Aid (Note: In order not to exceed the “cost of attendance,” fellowships may impact your ability to receive other types of financial aid such as student loans). • Stipend is paid monthly or in a lump sum at the beginning of each term. • Insurance is covered at 100%. • There is no work requirement. • Taxes are not automatically deducted for domestic students. For international students, a Non-Resident Alien tax is deducted automatically. • Tax Form 1098-T or 1042-S for international students is provided. 	<ul style="list-style-type: none"> • Processed through Human Resources/ Payroll. • Stipend is paid on a biweekly basis. • Insurance is covered at 75%; the remaining 25% is deducted from paycheck. • Student is required to work for 20 hours/week. • Taxes are deducted automatically. • Tax Form W-2 is provided.

* For more information on the health insurance plan and benefits, please visit:

<https://www.gallagherstudent.com/brochures/10582.pdf>

Where do I look for external funding?

As an FIU student, you have free access to [InfoEd SPIN](#), a comprehensive database of grants and fellowships. You can log in using your FIU credentials and search by keyword, type of award, and citizenship status. In addition, there are funding databases offered by other universities for graduate students. You can find the list of additional resources [HERE](#).

How do I apply for external funding?

Submission guidelines vary by the funding organization/agency. Some sponsors require the proposal to be approved and submitted by the Office of Research and Economic Development (ORED) pre-award team, while others require a direct submission. Please check the submission guidelines carefully and give yourself sufficient time to prepare and submit an application. If the fellowship application needs to be submitted by the university, please contact the Office of Research and Economic Development at preaward@fiu.edu. To review submission guidelines for most common fellowships, please visit UGS External Funding page. When considering external funding, please set up a consultation appointment with the UGS Office of Fellowships and Training to discuss the application timeline and requirements. Some fellowships provide only partial support, and how you will leverage your fellowship with additional funding needs to be discussed prior to applying. UGS requires all students applying to external fellowships to fill out [External Fellowship Information Form](#) if they meet the following criteria:

- Student is applying to a major external fellowship that provides a full one year or multi-year financial support package
- Student is applying to an external fellowship that does not provide a full stipend, tuition waiver, or health insurance, and the balance of the student's support needs to come from the university to ensure that the student's total financial support meets the cost of education levels

I received an external award. Now what?

Generally, funds provided by external fellowships are either directly paid to the student or paid to the university to be administered. If you submitted your application via the Office of Research and Economic Development (ORED), your award will be administered through the university as a sponsored research award.

If your fellowship is administered by ORED, the pre-award team will work with you to set up the fellowship award. If your fellowship is paid directly to you, the following offices can assist you with setting it up at FIU:

Third Party Billing – [Third Party Billing | OneStop | Florida International University \(fiu.edu\)](#)

Office of Scholarships - [Contact | Office of Scholarships | Florida International University \(fiu.edu\)](#)

My fellowship does not cover the tuition or health insurance. What are my options?

For fellowships that do not cover tuition, health insurance, and/or full stipend, the University Graduate School may provide supplementary funding (fellowship enhancement). To be considered for the fellowship enhancement, fellowship applicants need to have submitted the External Fellowship Information Form at the time of the application to the fellowship. If you are awarded the fellowship, please provide your external fellowship award letter to amirzoya@fiu.edu.

Will my financial aid be affected by my fellowship?

In most cases, the answer is “Yes.” If you are receiving financial aid and/or student loans, your current financial aid package will be adjusted based on the funding you are receiving through the fellowship. Also, note that the fellowship stipend and tuition waiver will both count against your financial aid package. It is important that you contact the Office of Financial Aid (305) 348-7272 as soon as possible for information on your particular situation.

Will I need to pay taxes?

Yes, any portion of a fellowship used for living expenses is subject to U.S. taxes.

The interpretation and implementation of the tax laws are the domain of the Internal Revenue Service (IRS). The UGS takes no position on the status of a particular taxpayer, nor does it have the authority to dispense tax advice. Fellows should consult a tax expert for advice. That being said, modest guidance on stipend taxability is provided below.

Part of the payment (stipends used for meals, lodging, non-mandatory medical insurance, travel, personal living expenses, or other non-course related expenses) made to a fellow is taxable income. Other parts of the payment (portions used for tuition and fees required for enrollment or attendance at the University and/or other mandatory fees, such as books, supplies, and equipment required to be used by all students in a particular course of study) are not taxable.

1) U.S. Citizens

- According to the IRS, a portion of fellowship payments may be subject to income tax.
- Students who are pursuing a degree may exclude from taxable income the part of the fellowship applied to tuition and fees required for enrollment or attendance or for the purchase of books, supplies, and equipment required for courses.
- The portion of the fellowship used for room and board or personal items must be reported as taxable income.
- The IRS does not allow the University to withhold income tax on fellowships; therefore, a Form W-2, Wage and Tax Statement will not be issued at year-end. Consequently, taxes may be owed when a tax return is filed.

- Additional information about the taxability of fellowships is provided in [Internal Revenue Service Publication 970, Tax Benefits for Education](#).

2) **International Students** (Please be aware that this information pertains to the Non-Qualified portion of the scholarship or fellowship [the one that covers housing, living expenses, health fee, etc.]. The qualified portion of the scholarship that pays only tuition and qualified fees is not taxable.)

- According to the IRS, the University must withhold a portion of federal income tax from fellowship payments unless the student is exempt from tax because of a treaty between their country of residence and the United States.
- International students will receive a 1042-S form. FIU will send to your local address Parts B and C of IRS Form 1042-S. This form will list all disbursements and the amount of Federal Income Taxes withheld.
- A nonresident alien is required to complete Form 1040NR and return it to the IRS, even if their fellowship is exempt from tax.
- More information about the taxability of fellowship payments to nonresident aliens is provided in [IRS Publication #519, U.S. Tax Guide for Aliens](#).

Who do I contact for general questions about my external award?

If your award is administered through the Office of Research and Economic Development, please contact your award coordinator. Otherwise, refer your questions to the funding agency or Student Financials if you are receiving your fellowship funds directly from the funder. For other questions, email ugsfellows@fiu.edu