FREQUENTLY ASKED QUESTIONS (FAQs) FOR FELLOWS

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What does my fellowship provide?

You will receive a tuition waiver, a stipend and health insurance. For your reference, you will be provided a Fellowship Fees Summary Chart before the semester begins with more details.

When will I receive my stipend?

UGS anticipate stipends will be posted during the 1st week of classes, however, ***that is not guaranteed***. Please note that stipends will only be disbursed if you have already registered. Payments for those who have NOT registered will be delayed until the registration takes place. *(Please note stipends are processed and distributed by Student Financials).*

How will I receive my stipend?

You will receive the stipend as a lump sum payment through Student Financials via direct deposit into your bank account. Therefore, you will need to set up **direct deposit** with Student Financials as soon as possible. (Even if you are currently a GA and have already signed up for direct deposit through payroll, **you will still need to sign up for direct deposit with Student Financials.**) To set up direct deposit, please follow the below instructions.

How do I set up direct deposit?

To setup direct deposit, log in to your My.FIU.edu account and follow the steps below:

- On your **Student Center** under the **Finances** section, click on the **Direct Deposit** link
- Click on the **Enroll in Direct Deposit** button
- Enter the bank account details and click the **Next** button
- Review and agree to the Direct Deposit Agreement
- Click the **Submit** button

Note: Only U.S. bank accounts can be used for direct deposit

Once your refund is processed, it will take approximately 24-48 business hours to be deposited into your bank account.

Please visit: https://onestop.fiu.edu/Student%20Financials/Student-Refunds/index1.html for more information regarding direct deposits.

If the direct deposit is not set up, the Student Financials Office will mail a paper check to the home address on record with the university. This method is significantly slower than direct deposit. The home address must be a local U.S. address. To change address, see visit your profile on My.fiu.edu.

International Fellows who do **not** have a Social Security Number, must complete the Tax Compliance forms and apply for an Individual Tax Identification Number (ITIN). Please contact tax@fiu.edu for tax compliance questions. It is important to complete this process because we *cannot* disburse the fellowship stipend until the Tax Compliance forms have been submitted. Furthermore, the Individual Tax Identification Number (ITIN) will be used in lieu of a Social Security Number (SSN). A Presidential Fellow (PF) must ***not*** initiate the process of obtaining a SSN until 5 months before the academic year.

Do I have to be enrolled Full-time?

Yes, you need to enroll as a full-time graduate student during each term you are receiving the award.

For Presidential Fellows, full-time enrollment equals 9 credits in the Fall semester, 9 credits in the Spring semester and 6 credits in the Summer semester.

For Dissertation Fellows and Doctoral Evidence Acquisition recipients, full-time enrollment is equal to 3 credits per semester. IMPORTANT**:** **International students** on a **F-1 student visa** must complete an International Student and Scholar Services (ISSS) form called *Advancement to Thesis/Dissertation Segment* to receive authorization to enroll for just three (3) dissertation credits during the Fall and Spring terms. Contact the ISSS office for additional information and deadlines (305)348-2421.

Can I enroll for more credits than the Fellowship stipulates?

Yes, you may register for more credits, but your tuition waiver will not cover the cost. Therefore, you will be responsible for the full cost of the additional credits, which will be at the in-state rate.

Am I required to pay anything for my registration?

Yes, there are per credit fees and per semester student fees which are **not** covered by your tuition waiver. You are responsible for paying these fees by the end of the Add/Drop period in each semester to avoid any late fees. For your reference, you will be provided a Fellowship Fees Summary Chart before the semester begins.

What do I need to do if I am currently on a Graduate Assistantship and am transitioning into a fellowship?

You will need to set up direct deposit with Student Financials. As a GA/TA/RA, you are paid through Human Resources (HR); as a fellow, however, you will receive your stipend via Student Financials. Even though you signed up for direct deposit through HR payroll, you must still sign up for direct deposit with Student Financials. See above for instructions on setting up direct deposit for Student Financials.

You must transfer and/or backup the email from your employee account to your student account. When your TA/GA/RA contract ends, you are no longer considered an employee. As such your employee status and employee email account will be terminated. **Therefore, you must clear out your employee FIU email account *before* you transition to being a fellow.**

Person of Interest Form: What can I do if my employee email from my graduate assistantship has been terminated?

If you find yourself needing to retrieve documents off your employee email or would like to have your employee credentials reinstated, your Graduate Program Director or Graduate Secretary must fill out the Person of Interest Form (POI) on your behalf and return it to Human Resources (HR). To find out more info on the POI form, please click here: https://hr.fiu.edu/employees-affiliates/affiliates/

Does my award provide health insurance?

Yes, by accepting the fellowship award you are automatically enrolled in the University's GA health insurance plan, United Healthcare, managed by **Academic Health Plans.** The insurance premium for this plan is paid 100% by the University Graduate School while receiving your fellowship stipend. If applicable, when you begin your assistantship while being a fellow, you are expected to pay approximately 17% of the insurance premium (as required of all GA/TA/RAs) once hired by the Department.

For more information on the plan and benefits, please visit: https://fiu.myahpcare.com/

Can I opt-out of the University's health insurance plan?

Yes, in order to opt out of the GA Health Insurance Plan, please follow these steps provided in the Care26 Student User Guide. (This does not apply to international students, or students on an F1 or J1 visa*)

Will I need to pay taxes?

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

The interpretation and implementation of the tax laws is 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 that are 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 their 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 his or her 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 1042S. 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 his or her 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.