



**To talk to someone about graduate students financial aid contact:**

## STUDENT FINANCIAL SERVICES

Northeastern State University  
Office of Student Financial Services  
715 North Grand Ave.  
Tahlequah, OK 74464-2300

Phone: 918-444-3456  
Email: [financialaid@nsuok.edu](mailto:financialaid@nsuok.edu)

**To talk to someone about scholarships contact:**

## Graduate College

Northeastern State University  
Graduate College  
Administrative Building, Room 111  
601 N. Grand Ave.  
Tahlequah, OK 74464-2399

Phone: 918-444-2093



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<https://academics.nsuok.edu/graduatecollege>

## Northeastern State University

# Funding your Graduate Degree: Graduate Student Aid

You want to go to graduate school, but are worried about where to begin or how to fund your degree. Look no further! This information sheet will point you in the right direction. Where do you start? We've got that covered.

## FAFSA

FAFSA stands for Free Application for Federal Student Aid, and is used nationwide to determine students' level of need for financial assistance. Students who wish to receive federal financial aid should fill out their FAFSA every year! FAFSA applications open on October 1st of every year and should be filed as soon as possible.

## Types of Aid

Student Aid can be broken into levels: Federal, State, Institutional, and Other. These levels have three types of aid: scholarships, grants, or loans. Each has a unique set of qualifications, limitations, and risks. The section below will help YOU make the best decision when it comes to the best type of aid for YOUR success!

## Federal

At the federal level, for Northeastern State University, there are two types of financial aid: Grants and Loans (subsidized and unsubsidized). Graduate students pursuing degrees in P-12 teacher preparation may qualify for the TEACH grant. TEACH grant recipients are obligated to teach at least 4 years in a low-income area, within eight calendar years of completing the program for which the TEACH grant is received.

### TEACH Grant

The TEACH grant is only available at participating universities for specific programs.

The NSU programs approved for the TEACH Grant are: the M.Ed Reading, M.Ed Math, M.Ed Science, and M.Ed Special Education - Autism Spectrum Disorders (ASD).

- » TEACH grant qualifications:
  - » Enroll in an approved program
    - » Maintain a minimum cumulative GPA of 3.25 or score above the 75th percentile on an admission test.
  - » Enrollment status affects the grant amount<sup>1</sup>
    - » Enroll in an approved program

With the TEACH grant, it is important to note the qualifications and the requirements for the grants. Students who qualify and accept the grant must sign an Agreement To Serve (ATS), each year, at [studentaid.gov](http://studentaid.gov). This document explains your service obligation to serve at least four years, in a low-income area, within eight calendar years of completing your program for which the TEACH grant was received, as well as the conditions when the terms of the agreement are not met.

- » If these requirements are not met, the grant will turn into an unsubsidized loan and accrue interest from the time of disbursement. To ensure this does not happen, and that you are within the requirements of your grant, stay in contact with the U.S. Department of Education. Visit [studentaid.gov](http://studentaid.gov) to learn more about the TEACH grant and who to contact regarding your teaching service.

<sup>1</sup> These numbers do not include sequester reductions

### ***Loans***

Student loans are generally only available to students who intend to complete a degree, with limited exceptions. Student loans are classified as subsidized or unsubsidized. Subsidized loans are need based and defer interest accrual until repayment begins. Unsubsidized loans are not need based and the interest begins to accrue once the loan is disbursed. Graduate students are eligible to apply for unsubsidized student loans. There is a 6-month grace period that begins after graduation, if courses are dropped altogether, or if enrollment falls below half time status. Once the 6-month grace period concludes, loan repayment is expected.

At first glance, loans may seem intimidating and overwhelming. Contact a financial aid counselor to determine the minimum amount needed and borrow responsibly. When it is time to begin repayment, contact the assigned loan servicer who is, or works with/for the U.S. Department of Education to discuss repayment options. With any financial assistance, the choice and responsibility is up to the student, but with financial literacy and responsibility, student loans can be a valuable investment in a future career.

### ***Funding Alternative Teacher Certification Curriculum***

Students enrolling in coursework to meet requirements for alternative teaching certification may qualify for student loans. Students seeking alternative teaching certification should complete the FAFSA, identifying as an undergraduate student, even if enrolling in graduate level coursework, to receive funding. Students who have not reached their undergraduate loan limits may qualify for subsidized and unsubsidized loans. These loans are offered up to \$5,500 for dependent students or \$12,500 for independent students per year.

## ***Institutional Funding Options***

In addition to loans and the TEACH grant, there are other funding avenues. At the institutional level, funding options include: scholarships, tuition waivers, assistantships and graduate student employment.

### ***Scholarships and Tuition Waivers***

Scholarships and tuition waivers are available for graduate students through the institution and through private donors or third parties. Scholarships or tuition waivers may be based on financial need, or merit criteria such as GPA. Additionally, some scholarships or tuition waivers may target certain degrees or professions. They may require students to meet eligibility criteria to continue funding. Importantly, they do not need to be repaid. Scholarships may be applied to tuition, fees, books, housing, or living expenses. Tuition waivers may be applied to tuition only. Details can be found at the Graduate College scholarship website.

<https://academics.nsuok.edu/graduatecollege/Graduate-Student-Aid>

### ***Graduate Assistantship Positions***

Assistantships may be available at the university and provide an immersive learning opportunity to connect degree curriculum to practice through on-campus employment. Graduate assistant, research assistant, and teaching assistant positions pay a monthly stipend and a 6-hour tuition waiver each fall and spring semester.

### ***Graduate Student Worker Positions***

Graduate student worker positions are similar to assistantships but they are paid an hourly rate and do not include a tuition waiver. These positions do provide an experiential learning opportunity.

Both Assistantship and Graduate Student Worker positions provide opportunities to work closely with professionals in their chosen field of study to gain hands-on experience and help with the financial demands of furthering their education.