Financial Aid Information

Tuition Costs and Affordability

Graduate study at the University at Albany offers excellence and great value, especially when compared with regional and national average costs. Kiplinger's Personal Finance "Best Values in Public Colleges, 2013" ranks the University at Albany as one of the nation's top colleges for excellence in academics and affordability.

<table>
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<tr>
<th>NYS Graduate Tuition</th>
<th>Out of State Graduate Tuition</th>
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<tbody>
<tr>
<td>Fall 2015</td>
<td>Fall 2015</td>
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<tr>
<td>*Cost per credit: $453</td>
<td>*Cost per credit: $925</td>
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<tr>
<td>Total Annual Cost: $12,517</td>
<td>Total Annual Cost: $23,857</td>
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<tr>
<td>(Includes student fees)</td>
<td>(Includes student fees)</td>
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*Rates and fees are subject to change. For planning purposes, New York State tuition typically increases by 6% and out of state tuition typically increases by 10% each year.

Visit the Student Financial Center web page at [www.albany.edu/studentservices](http://www.albany.edu/studentservices) for complete information on tuition, fees, and payment options. All questions regarding financial aid, tuition and payment should be directed to the Student Financial Center at 518-442-3202.

Applying for NYS Residency

After one year of residing in New York State, students can apply for residency and be awarded in-state tuition, thereby significantly decreasing their overall cost of attendance. Proof of New York State domicile is based upon an intention to make New York State a permanent home and the existence of facts tending to confirm this intention. Factors relevant to determining the establishment of New York State as a permanent home include:

- Residents of parents, spouse, and children
- Place of voter registration
- Residence for personal income tax purposes
- Financial independence, business pursuits, employment, and income sources
- Sites of motor vehicle and other personal property registration
- Sites of real and personal property

An applicant for New York State resident status for tuition purposes does not need to prove the existence of all these indices to support their intent to be a resident, nor is this list exhaustive. Applications to apply for status as a New York State resident are available in the Student Financial Center (CC-G26). Further information can also be acquired from the Student Accounts website [http://www.albany.edu/studentaccounts/residency.php](http://www.albany.edu/studentaccounts/residency.php), or call the Student Financial Center at 518-442-3202.
Your Options

**PhD Opportunities**

Funding for doctoral students varies by semester and department and is awarded by the department to doctoral students on a competitive basis. Not all students receive funding.

*Biomedical Sciences:* Graduate Assistantships provide an academic year stipend of $17,400 and a full tuition scholarship. After the first year of study, students are historically funded on a faculty research grant, including summer, at the rate of $24,000 per year.

*Biodefense and Emerging Infectious Diseases Fellowship:* Provides a calendar year stipend of $24,000 and full tuition.

**MPH/MS Opportunities**

*David Axelrod Fellowship:* Awarded to an incoming MS or MPH student. Applicants must submit a resume and brief essay describing their interests and outlining their goals in public health and public service. Award provides full tuition at the New York State rate and additional scholarship of $10,000 for one year, applied directly to the student’s account. Application Deadline: February 1.

*Hearst Fellowship:* Awarded to an incoming underrepresented MS or MPH student. It is intended that recipients will use their degrees to improve the practice of public health among minority populations. Provides partial tuition and additional scholarship of $5,000-$10,000 for one year, applied directly to the student’s account. Application Deadline: February 1.

*SPH Graduate Assistantships:* Awarded to MPH students only. Graduate Assistantships provide a $9,000 stipend and partial tuition, with a 20 hour per week work requirement. Students must be matriculated in the MPH program to apply.

All Assistantships and Fellowships require an Application Form, found under Financial Assistance at [www.albany.edu/sph/admissions.php](http://www.albany.edu/sph/admissions.php)
Diversity Awards

Carson Carr Diversity Teaching/Graduate Assistantship: Awarded on a competitive basis to MPH, MS, PhD, and DrPH graduate students who will contribute to the diversity of the student body in their graduate or professional program. The assistantship provides a stipend, which varies depending upon degree and program, and tuition. There is a 20 hours per week administrative or teaching requirement.

Application Deadline: February 1 or the deadline of the program you are applying to if earlier, to submit both the School of Public Health application and the Carson Carr scholarship application. To access the applications, visit http://www.albany.edu/sph/admissions.php

Bridge to a Doctorate Program: A graduate fellowship and support program for former LSAMP participants or students graduating from a LSAMP institution, who plan to matriculate in a graduate program in Science, Technology, Engineering or Mathematics (STEM). The program offers two-year graduate fellowships of $30,000 per year. Students will also receive full tuition, health insurance, support services, and opportunities to attend academic and professional workshops.

Eligibility: Intended candidates must:
- Have participated in an LSAMP Program
- Have obtained a Bachelors in a STEM Discipline
- Be a U.S. Citizen or Permanent Resident
- Have a 3.0 or higher GPA
- Plan to matriculate into a STEM graduate program at the University at Albany.

Contact Dr. Betty Shadrick for more information: bshadrick@albany.edu

Additional Opportunities

University at Albany Graduate Assistantships: Students may apply for graduate assistantships offered by other administrative units at the University at Albany. The listing of these assistantships is found under Administrative Unit Graduate Assistantships at www.albany.edu/graduate/funding-graduate-study.php.

PHLOT: Public Health Leaders of Tomorrow (PHLOT) was launched in 2006 to strengthen the public health infrastructure across New York State. PHLOT provides numerous programs (e.g., tuition awards, internship stipends, leadership training and scholarships) designed to offer academic and leadership opportunities to current public health professionals across NYS, as well as to students enrolled at the University at Albany School of Public Health. For more information, visit the PHLOT website at www.albany.edu/sph/phlot.

Grants: Some students may be supported on a research grant while in the graduate program. Students supported on grants are eligible to apply for tuition scholarships. Grant supported students who register for the fall or spring semesters can only register for 9 to 10 credits per semester and a maximum of 6 credits during the summer.

ASPHH Resources: The Association of Schools and Programs of Public Health (ASPPH) provides extensive information and tips on how to find scholarships on their Financing Your Degree website at http://www.aspph.org/study/financing-your-degree/. ASPPH has also produced an informative webinar on How to Finance Your Public Health Degree at https://www.youtube.com/watch?v=eMRi0m7Elmg.
**School of Public Health Office of Internships and Career Services**

Many internships are funded. Part-time jobs, assistantships, fellowships, and grants become available throughout the academic year. Students receive notification of these opportunities on a weekly basis from the SPH Office of Internships and Career Services via an electronic listserv.

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**Federal Student Aid**

**How Do I Apply for Federal Student Aid?**

- File a FAFSA or add UAlbany code 002835 at www.fafsa.edu.gov
- Send in any requested documentation
- Accept your award through the MyUAlbany portal: www.albany.edu/myualbany

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**Financial Aid Programs**

- Direct Unsubsidized Loan
- Direct Grad PLUS Loan
- Alternative or Private Education Loans

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**Federal Direct Loan Process at UAlbany**

**Direct Unsubsidized Loan Process**

- Accept your loan on MyUAlbany in the Financial Aid box under the Finances tab
- Complete Entrance Counseling at www.studentloans.gov
- Complete Master Promissory Note at www.studentloans.gov

**Direct Unsubsidized Loan Information**

- Considered “independent” if enrolled in graduate program
- Must be admitted to a degree program to qualify
- Must be registered at least half time, or 6 credits
- Maximum Unsubsidized Stafford Loan amount is up to $20,500
- There is a 5.41% fixed interest and a 1.072% loan fee

**Federal Direct Grad PLUS Loan Process**

- You must have filed a FAFSA, been awarded a Direct Unsubsidized Loan, and accepted the full amount of the Direct Unsubsidized Loan
- Students may then apply for the difference between the cost of attendance and all other aid received
- Students must be credit qualified and registered for a minimum of 6 credits
- Entrance Counseling and Master Promissory Note are unique for the Grad PLUS Loan
- There is a 6.41% fixed interest rate and a 4.288% loan fee
- Applications may be completed at www.studentloans.gov

**Rates subject to change**

Questions regarding the financial aid process should be directed to the Office of Financial Aid at (518) 442-3202.