

Financial Information

The amounts and vehicles of financial support for graduate students are usually decided by individual schools. Washington University is committed to funding most PhD students for five to six years, depending on the time needed to complete their particular program. Funding typically consists of full tuition remission and a monthly stipend to defray living expenses. Monetary support may come from the university or from outside sources.

Financial Support

Tuition Scholarships

Scholarships to cover part or all of the costs of tuition are available to both new and continuing students. Since the perception of academic merit is the sole criterion for the award of tuition scholarships, such scholarships are not subject to taxation under federal tax law at this time.

Research Assistantships

Research assistantships are generally (but not exclusively) found in the natural and social sciences, and they are offered through research grants, departments, committee-run programs and research centers. Research assistantships allow participation in collaborative enterprises of research and in the discipline's community of scholars.

Traineeships

Many degree programs, especially in the biological and behavioral sciences, fund students by means of traineeships. These positions may be awarded on an annual basis, or they may be renewable for periods of up to three years, subject to satisfactory academic progress. Traineeships frequently emphasize research; however, in the applied social sciences, they may combine theory, research and clinical experience in the field.

Fellowships

Fellowships, which provide a living stipend, may be awarded to a student by the Office of Graduate Studies, Arts & Sciences, the student's degree program, or the office of the Vice Provost of Graduate Education. In addition, a student may apply for and win certain fellowships that are awarded directly to the student; these fellowships require administration by the Office of Graduate Studies, Arts & Sciences. There are also two unique fellowships: the Dean's Distinguished Graduate Fellowships in Arts & Sciences (<https://gradstudies.artsci.wustl.edu/deans-distinguished-graduate-fellowships-arts-sciences/>) (administered by Arts & Sciences) and the Ann W. and Spencer T. Olin - Chancellor's Fellowship (<https://provost.wustl.edu/vpge/fellowships-funding-and-support/the-ann-w-and-spencer-t-olin-chancellors-fellowship/>) (administered by the Office of the Provost). These awards provide year-round funding for the

duration of the student's defined program length. For the latter two fellowships, prospective students must apply for the fellowships at the time of their application for admission, not after they have enrolled at Washington University as graduate students.

Loans

Federally underwritten loans are another centrally administered resource for students who are U.S. citizens or permanent residents. Unsubsidized Stafford loans can be arranged for graduate students. Applicants for these loans are required to submit the Free Application for Federal Student Aid (FAFSA) (<https://studentaid.gov/h/apply-for-aid/fafsa/>). The Office of Graduate Studies, Arts & Sciences, (<https://gradstudies.artsci.wustl.edu/>) determines eligibility and processes loan applications for all master's and PhD students in Arts & Sciences. *All other master's and PhD students are processed by their individual school's financial aid offices.* For more information about applying for loans, please visit the Financial Support (<https://gradstudies.artsci.wustl.edu/funding-support/#primary>) webpage of the Office of Graduate Studies, Arts & Sciences.

Financial Costs

Tuition Charges and Refunds

The maximum tuition fee is the equivalent of 9 semester units. Students who enroll in 9 or more units per semester are automatically regarded as full-time students and are charged a flat full-time rate. Students enrolled in fewer than 9 units are charged on a per-unit basis. The tuition rate is subject to annual change.

A request for the refund of tuition paid by a student who is withdrawing from a degree program should be made by submitting a Withdrawal Form (PDF) (http://bulletin.wustl.edu/grad/artsci/phd/financial/Withdrawal_Fillable.pdf) to the Office of Graduate Studies, Arts & Sciences. The last date of class attendance is ordinarily used in determining the amount that can be refunded. Students withdrawing within the first two weeks of classes will receive a full refund; those students withdrawing before the end of the fourth week pay 20%; and students withdrawing before the end of the eighth week pay 40%. There is no refund after the eighth week of the semester except for reasons of health. Such reasons must be certified or verified by the Habif Health and Wellness Center, in which case the university will make a prorated refund of tuition if notice of withdrawal is received before the end of the 12th week of the semester. Students who have had their full tuition remitted for them by their school or by a third party will not receive any refund.

Health Fees

All full-time students in degree programs based on the Danforth Campus are charged a mandatory health fee that gives them access to the Habif Health and Wellness Center (<https://students.wustl.edu/habif-health-wellness-center/>). In addition, they must either enroll in the student health insurance plan or present proof of comparable coverage.

Dental insurance is also available. The health fee, the health insurance premium, and the dental insurance premium are subject to annual change. The Office of Graduate Studies, Arts & Sciences, subsidizes costs for these for most full-time fully supported students.

All full-time students in degree programs based on the Medical Campus (e.g., Division of Biology & Biomedical Sciences) are also charged a mandatory health fee that provides coverage equivalent to a health insurance plan. Details can be found on the Student Health Services website (<http://wusmhealth.wustl.edu>).