

How to Finance Your Graduate Education

Consider your graduate education an investment in your future, an investment that pays off over the course of a lifetime. During your educational process, you will have to make choices regarding the use of your personal resources—time and money—in the hope that it will yield a positive return.

Your investment begins at the point where you identify the institution or institutions where you want to apply. You will continue to make choices as to which institution to attend and to how to pay for your graduate education.

With today's tuition and fees, unless you currently have approximately \$20,000 - \$75,000 in the bank to fund your graduate education or your employer is paying your costs, you will need to finance all or a portion of your educational investment.

Just as you investigate which schools have the best academic programs to offer, you must gather information about how best to finance your education. How you finance your education is an important decision and the

- Health insurance
- Transportation, entertainment, fitness, and incidentals
- Can you maintain a full-time or part-time job while studying?

How can I create a budget?

1. First, determine your income. Figure your available income (the amount of your take-home or net pay and your savings)
2. Determine your expenses. Review your bank account statements, checkbook register, credit card statements, store receipts. Try and answer: “Where is my money actually

Any student interested in Financial Aid must first file a free online application called FAFSA

TEACH Grant

This new federal program provides up to a \$4,000 grant to graduate students who promise to teach in an elementary or secondary school (public or private) that caters to low income students. We advise students to speak with a Stockton Financial Aid Officer before accepting this grant.

Private Loans

We do not highly recommend this option unless the other loans are unavailable, but you may check your local bank for credit union for private loans.

Federal Work Study Program (FWS)

Federal Work Study provides jobs for graduate students with financial need, allowing them to earn money to help pay their educational expenses. The program encourages community service work and work related to the student's course of study. Your eligibility for FWS hours is also determined by the Student Aid Report (SAR) after completing the FAFSA.

Graduate School Resources

Each semester, Stockton's graduate school offers [Assistantships](#) in the form of tuition remission (waiver of tuition credits) to students matriculated in a graduate degree program. New students may complete the Application for a Graduate Assistantship at the time of their application to the graduate school. Continuing students complete the Application for a Graduate Assistantship and deliver it to their faculty Graduate Program Director. The deadline to apply for a Graduate Assistantship is October 1 (for the following spring term) and March 31 (for the following fall term).

Through the generosity of the Stockton University Board of Trustees, the graduate school also awards [Distinguished Research Fellowship](#) stipends of up to \$2000.00 each to aid in the pursuit of projects of research and/or creative nature.

Stockton University Foundation

Several student scholarships and book awards offered by the [Stockton University Foundation](#). Applications for scholarships provided by the Stockton Foundation are due once per year please visit the website for dates and the application process.

Scholarships Outside of Stockton

Education, Holocaust and Genocide Studies, Instructional Technology

American Historical Association [Grants](#)

DAR National Society: Historical Studies Scholarship
<https://www.dar.org/national-society/scholarships/history-etc>

Inspire Our Future Scholarship <http://www.teacher.org/scholarships-grants/>

James Madison Fellowship <http://www.jamesmadison.gov/>

The Truman Scholarship <https://www.truman.gov/>

[National Council of Teachers of Mathematics](#)

[ILA Regie Routman Teacher Recognition
Grant](#)

Nancy Larson Foundation

Physical Therapy

Florence P. Kendall Doctoral Scholarships <http://foundation4pt.org/funding-opportunities/scholarships/florence-p-kendall-post-professional-doctoral-scholarships/>

Promotion of Doctoral Studies (PODS) I & II Scholarships
<http://foundation4pt.org/funding-opportunities/scholarships/promotion-of-doctoral-studies-pods-i-ii-scholarships/>

APTA Research Grants <http://foundation4pt.org/funding-opportunities/research-grants/>

The [Roy and Roxie Campanella Physical Therapist](#) Professional Education Scholarship Program 7657 Winnetka Avenue, Suite 534, Canoga Park, CA 91306, or (818) 716-0206

Nursing

American Cancer Society Doctoral [Degree Scholarships](#) in Cancer Nursing

AORN Foundation Nursing Scholarship <https://www.aorn.org/aorn-foundation/scholarships-available> Bureau of Health Professions Nursing

<https://bhw.hrsa.gov/loansscholarships/nursecorps/scholarship>

Occupational Therapy

[The American Occupational Therapy Foundation \(AOTF\)](#)

Offers scholarships annually to students enrolled in OT programs at all levels. Corporations, charitable organizations, private individuals, and state occupational therapy associations contribute funds for the scholarships. You must also be an AOTA member.
<http://www.aotf.org/> Applications deadline is in October.

[AOTA E. K. Wise Scholarship: Building a Diverse OT Workforce](#)

Previously known as the E. K. Wise Loan Program, established in the 1960s through the generous bequest of Elizabeth K. Wise to support women pursuing higher education degrees.

The scholarship fund reflects the changes that have occurred in the education of entry-level occupational therapists over the last several decades while remaining true to the intent of the original bequest. The focus of the scholarship will be to support students from diverse backgrounds who can meet E.K. Wise's and the Association's objectives of developing a workforce to meet society's diverse occupational needs in underserved areas or communities.

Applications for the E.K. Wise Scholarship will be open in mid-February.

The [American Occupational Therapy Foundation](#) has more than 50 scholarships. Visit the website for specific details.

[AMBUCS Scholars](#)

Scholarships for Therapists administered by the National AMBUCS, Inc. a non-profit service association committed to creating independence for persons with disabilities. Must be enrolled in an entry-level occupational therapy educational program (assistant programs are not eligible).

Social Work

NASW Foundation National Programs Consuelo W. Gosnell MSW Scholarship

<http://www.naswfoundation.org/gosnell.asp>

The Verne LaMarr Lyons Memorial Scholarship <http://www.naswfoundation.org/lyons.asp>

Scholarships for Women <http://www.scholarshipsforwomen.net/>

Association of American Indian Affairs <http://www.indian-affairs.org/scholarships.html>

[American Association of University Women Fellowships](#)– \$5,000 to \$18,000

Computer/Information Science/MBA

American Association of University Women (AAUW) scholarships by [State](#)

Find scholarships in your state and search graduate here are some examples:

[Lew Williams Scholarship and Leila Sulkes Scholarship](#)

AARP Foundation Women's [Scholarship program](#)

[Association for Women in Mathematics](#)

Barbara Lotze Scholarships for Future Teachers

[Cappex Scholarship](#)

[Clare Boothe Luce Program Scholarships](#)

[Department of Homeland Security Internships](#)– \$6,000- \$7,000

The U.S. De

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[Prospective 7-12 Secondary Teacher Coursework Scholarships](#)– Up to \$10,000

[SWSIS Scholarships](#) – \$5,000 - \$10,000 Scholarships for Women studying information security.

[The Priscilla Carney Jones Scholarship](#)-**\$1,500**

Association for Women in Mathematics [The Schafer Prize](#)

[Women in Defense](#)

[Women Techmakers Scholars Program Scholarship](#)

Scholarships for All Majors

Daniel B. Goldberg Scholarship <http://www.gfoa.org/scholarships>

National Society of Daughters of the American Revolution (NSDAR) website:

<https://www.dar.org/national-society/scholarships/history-etc>

Polish Roman Catholic Union of America website: <https://www.prcua.org/scholarships/>

Jack Kent Cooke Foundation website: <http://www.jkcf.org/scholarship-programs/>

The Metropolitan Business & Citizens Association (MBCA) website: <http://mbcanj.com/scholarships/>

William Randolph Hearst Scholarship [website](#)

Jacob K. Javits Fellowship Program. This program provides fellowships to students of superior academic ability. Selected on the basis of demonstrated achievement, financial need, and exceptional promise to undertake study at the doctoral and Master of Fine Arts level in selected fields of arts, humanities, and social sciences. <https://www2.ed.gov/programs/jacobjavits/index.html>

Paul & Daisy Soros Fellowships for New Americans

Fellowships for up to two years of graduate study to “new Americans” in the following categories: 1) a resident alien (i.e., holder of a Green Card); 2) a naturalized U.S. citizen; or 3) the child of a US naturalized parent (other parent cannot be US born). Study may be in any professional field or any scholarly discipline in the Arts, Humanities, Social Sciences, Science, Fine and Performing Arts visit the website: <https://www.pdsoros.org/apply/eligibility>

American Indian Graduate Center Scholars (AIGCS)

AIGCS, a non-profit organization, established in 1969 by founders Robert L. Bennett (Wisconsin Oneida) and John C. Rainer (Taos Pueblo) created a program to assist American Indian college graduates to continue their educations at the master's, doctorate and professional degree levels. AIGC helps open doors to graduate education for American Indians and to help tribes obtain the educated Indian professionals they need to become more self-sufficient and to exercise their rights to self-determination- website: <http://www.aigcs.org/scholarships/>

Helpful Financial Links

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