

# FINANCING YOUR GRADUATE EDUCATION



## THE GRADUATE SCHOOL: WORLD-CLASS AND AFFORDABLE

**Incredible Value** Binghamton University has long established itself as one of the greatest values in the nation. Just like its undergraduate programs — ranked #1 Best Value in the nation (*Kiplinger's Personal Finance*, 2011) and named a “Best Buy” by *Fiske*, 2010 — the Graduate School provides an internationally renowned education that’s economically possible and well worth the investment.

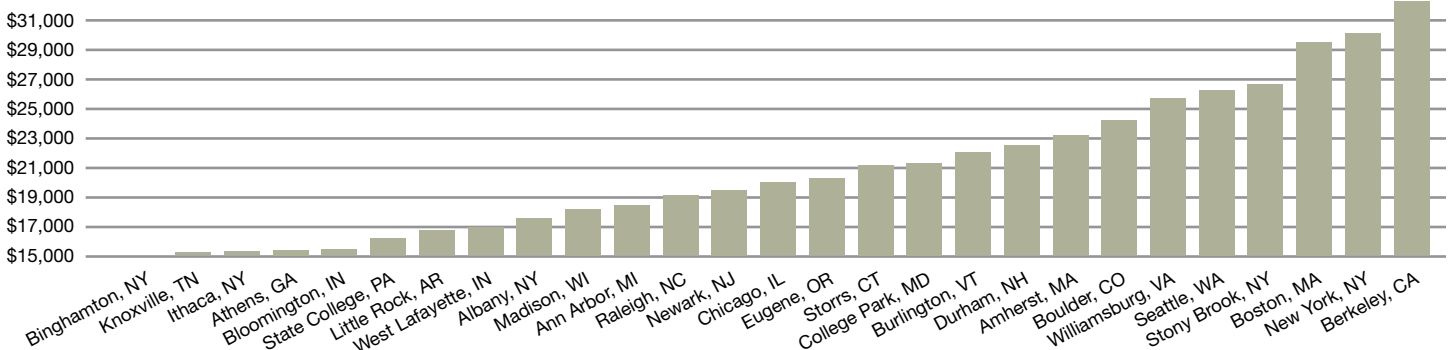
**Affordable Living** Even better, the low cost of living in the Greater Binghamton area allows graduate students to enjoy reasonably priced housing, a lively urban center and an inspirational environment for less money than in most other university cities.

The graph below shows how Binghamton’s cost of living compares with other university cities.

2011-12 GRADUATE TUITION			
Approximate Cost per Semester			
	1 Credit	9 Credits	12 Credits
Resident	\$370	\$3,330	\$4,435
Non-Resident	\$632	\$5,688	\$7,580
<b>MBA</b>			
Resident	\$425	\$3,825	\$5,105
Non-Resident	\$694	\$6,246	\$8,325
<b>Nursing DNP</b>			
Resident	\$686	\$6,174	\$8,230
Non-Resident	\$1,220	\$10,980	\$14,645
<b>MSW</b>			
Resident	\$382	\$3,438	\$4,585
Non-Resident	\$632	\$5,688	\$7,580

Fees: All graduate students add approximately \$86/credit. International students add \$1,500 (approx.) fee.

### Estimated Income Required to Compare with \$15,000 in Binghamton, NY



Source: “Sperling’s Best Places.” 2011. <http://www.bestplaces.net>

# AID AND FUNDING

Aside from maintaining reasonable tuition rates and an ideal graduate environment, Binghamton University offers numerous funding options. From loans to fellowships to student employment to travel funding, Binghamton can help you find the sources you need to enhance your career and attain your graduate education.

<p><b>Financial Aid</b></p>	<p>Federal subsidized and unsubsidized loans and graduate PLUS loans are available for U.S. citizens and permanent residents. Complete your Free Application for Federal Student Aid (FAFSA) online by February 1 of each year, and explore the Office of Financial Aid and Student Records website for details. The Financial Aid and Student Records Office also provides information about alternative private loans for both U.S. citizens and international students. <a href="http://bingfa.binghamton.edu">http://bingfa.binghamton.edu</a></p>	<p style="writing-mode: vertical-rl; transform: rotate(180deg);"><b>www.gradschool.binghamton.edu</b></p> <p style="writing-mode: vertical-rl; transform: rotate(180deg);">For more information go to</p>
<p><b>Assistantships</b></p> 	<p>Binghamton University awards hundreds of assistantships every year to graduate students admitted to our degree programs. Assistantships, which include graduate assistantships, teaching assistantships and research project assistantships, provide competitive stipends and often tuition scholarships in exchange for 15 to 20 hours of work per week in the classroom, office or lab.</p> <p>Graduate programs award assistantships and tuition scholarships on a competitive basis, with academic merit as the primary criterion. To apply, simply check the appropriate box on the graduate school application form.</p>	
<p><b>Fellowships and Scholarships</b></p> 	<p>Binghamton University offers both general and specialized fellowship and scholarship opportunities. Fellowship recipients are typically provided with an academic-year stipend plus a full- or partial-tuition scholarship. While recipients must comply with curriculum and academic program expectations, fellowships carry few or no work requirements.</p> <p><b>The Clifford D. Clark Fellowship Program for Diversity:</b> a prestigious multiyear award for graduate students who contribute to student body diversity. Clark Fellows receive full support their first year followed by alternating semesters of fellowship and assistantship support — plus opportunities for summer, conference and research funding.</p> <p><b>The Graduate Tuition Opportunity Program:</b> a generous tuition scholarship program for qualified minority students.</p> <p><b>Binghamton University Foundation Fellowships:</b> stipends and tuition scholarships funded by the University Foundation, often for dissertation-year research.</p> <p>Plus, <b>more than a dozen department-specific fellowships!</b> And, external funding opportunities, including Fulbright, Ford Foundation, National Science Foundation and National Institute of Health.</p>	
<p><b>Employment Opportunities</b></p> 	<p>Binghamton University offers numerous employment opportunities that can supplement both your income and career objectives.</p> <p><b>Federal Work Study:</b> Positions are available on campus for U.S. citizens and permanent residents who qualify on the basis of financial need. Work-study participants earn an hourly wage and work 10 to 20 hours per week. To determine your eligibility, file your FAFSA.</p> <p><b>Part-Time Employment:</b> The Career Development Center maintains a comprehensive list of on- and off-campus employment listings that incoming students can access well before the start of the semester.</p>	
<p><b>Research and Travel Funding</b></p>	<p>Binghamton University's graduate students participate actively in professional conferences and research opportunities. To help support graduate students, the University offers travel and research funding, including the Foundation Travel Grant, GSO Travel Funding and the Rosa Colecchio Travel Award.</p>	