

SECTION 3: AWARDS AND FINANCIAL ASSISTANCE

Applicants to Penn's doctoral programs who indicate on their application form that they wish to be considered for financial assistance are automatically considered for all awards for which they are eligible, including University fellowships and teaching and research assistantships. Most incoming doctoral students are awarded full support, including tuition, fees, a maintenance stipend, and health insurance. This support often comes from a combination of sources. This section of the *Graduate Catalog* provides detailed information on these awards.

FELLOWSHIPS AND SCHOLARSHIPS

University fellowships and scholarships are available on a competitive basis to graduate students. Fellowships and scholarships do not require the student to perform services for the University and are awarded without regard to financial need. Application for fellowship and scholarship awards (except where otherwise specified) is made simply by checking the appropriate box on the first page of the application for admission. To be assured of receiving full consideration for University fellowships and scholarships, applicants should be sure that their applications and supporting documents (transcripts, letters of recommendation, and Graduate Record Examination scores) are received by the application deadline. Applicants are urged to file their applications and supporting material as early as possible to allow time for the most careful consideration.

Continuing students should consult with their graduate group chairperson before February 1 of the academic year regarding awards available for the following year.

Since awards are made for the purpose of accelerating study toward advanced degrees, all fellows must register for full-time programs (i.e., four course units per term for credit) unless they have already completed the courses necessary for their degrees, in which case the awardee then registers for dissertation tuition. All award holders must maintain good academic standing according to the standards set by the individual graduate group, and a grade average of B or better.

UNIVERSITY FELLOWSHIPS

The University fellowship is a one-year award which provides for payment of a stipend, tuition, the general fee, and health insurance. Nomination for a University fellowship is made by the graduate group in which the candidate seeks admission or is enrolled. There is no separate application form. This fellowship is funded from unrestricted University funds.

SPECIAL FELLOWSHIPS

The following fellowships and scholarships have special provisions and requirements:

Fontaine Fellowships: The Fontaine Fellowships were established and named in honor of Dr. William Fontaine, professor of philosophy at the University of Pennsylvania for 21 years, and the first African-American to become a fully affiliated professor of the University. These fellowships are awarded to students pursuing full-time study toward the Ph.D. degree and who are American citizens. Preference is given to students from groups which are least represented nationally in graduate education. The Fontaine Fellowship, in combination with department and school resources, provides stipend, tuition, health insurance and general fees for at least four years.

M.D.-Ph.D. and V.M.D.-Ph.D. fellowships: The M.D.-Ph.D. and V.M.D.-Ph.D. programs provide a curricular mechanism for integrating medical or veterinary and graduate experiences. The program trains students both in clinical skills and research, and in preparation for careers combining scholarship and clinical practice. Trainees may obtain graduate training in biological, social, behavioral, mathematical, or physical science with a relevance to medicine. The vast majority of M.D.-Ph.D. students receive a fellowship which provides tuition and stipend support for the full length of the combined degree program. The V.M.D.-Ph.D. program has two types of fellowships, one providing full support, the other providing support for all but two years of the program. Funding is provided through a variety of mechanisms, including a large National Institutes of Health (NIH) Medical Scientist Training Program grant, private foundations, and institutional funds. More information is available at http://health.upenn.edu/md_pbd or by calling the Combined Degree and Physician Scholar Programs Office at the School of Medicine at 215-898-8025.

Foreign Language and Area Studies Fellowships (Title VI): These fellowships are available through the graduate support component of grants held by faculty members and centers at the University of Pennsylvania. A graduate student applicant must be a citizen or national of the United States, or have such immigration status and personal plans as would indicate that he or she is in the United States for other than a temporary purpose. Title VI of the National Defense Education Act established fellowships for graduate study in certain “critical” languages in fields such as history, economics, anthropology, demography, political science, linguistics, literature, sociology, and regional science. At the University of Pennsylvania, these languages include Arabic, Armenian, Azeri, Bengali, Chinese, Czech, Gujarati, Hindi, Urdu, Japanese, Korean, Malayalam, Marathi, Nepali, Pashto, Persian, Polish, Russian, Serbo-Croatian, Tajik, Tamil, Telugu, Tibetan, Turkish, Ukrainian, and Uzbek. Priorities of fields and the definition of a language as “critical” may change from year to year. Grants are currently held by the Middle East Center and South Asia Regional Studies. Application inquiries should be directed to the chairperson or director of the appropriate group.

Penfield Scholarships in Diplomacy, International Affairs, and Belles Lettres: These awards, which provide a stipend, payment of the dissertation tuition, health fees, and a travel allowance, are restricted to Ph.D. candidates who have completed all requirements for the degree except the dissertation. The Penfield Scholarships were endowed by the late Frederic Courtland Penfield, former ambassador of the United States to Austria. Candidates must provide evidence, if they propose to study in a non-English speaking country, that they have the required language proficiency to live, travel, and conduct research in that country. Before a candidate can be nominated for a Penfield Scholarship, he or she must have a dissertation proposal approved by the graduate group; the proposal must require by its nature that the candidate travel in order to research the dissertation. Nomination is made by the graduate group chairperson during an announced competition in the early spring of each year.

Thouron Award: The Thouron University of Pennsylvania British-American Exchange Program exists for the promotion of better understanding and friendship between the people of the United Kingdom of Great Britain and those of the United States of America and has funded the graduate education of more than 600 U.S. and British students since its inception in 1961. It enables approximately five new students a year from the University of Pennsylvania to pursue a degree program or its equivalent at any British institution. Seniors and full-time students in any of the graduate/professional schools and recent graduates of the University of Pennsylvania are eligible to apply. Recipients of the award are selected on the basis of outstanding academic and personal qualities. The Thouron Award provides full tuition and fees, plus a generous monthly stipend for living expenses. Thouron Awards are granted for one or two years depending on the time required to earn a particular degree. The second year of funding is dependent on reports of satisfactory progress after the first year. For programs expected to last more than two years, Thouron Fellows must seek other support for the third and subsequent years. Applicants must seek admission to a British institution independently. Thouron Awards may not be used to support dissertation research for University of Pennsylvania doctoral degrees. The application deadline for Thouron Awards is November 12 in any year. For further information, please contact Clare Cowen at the Center for Undergraduate Research and Fellowships, see the website at <http://www.upenn.edu/curf/>, or write to the International Programs Office, 133 Bennett Hall, Philadelphia, PA 19104.

The Thouron Award also provides up to ten fellowships for British citizens wishing to pursue post-graduate studies at the University of Pennsylvania. Applications and information may be obtained from Mr. J. Michael Black, Registrar, University of Glasgow, Glasgow G12 8QQ, Scotland. The deadline each year for receipt of applications is the second week of October.

Barbara and Edward Netter Scholarship offered through the Thanks to Scandinavia Foundation is awarded to a student who is a native of Denmark, Finland, Norway, or Sweden and provides one year of stipend support.

Class of 1939 Graduate Fellowship: Two fellowships are made each year to students who have earned Penn undergraduate degrees within the three previous academic years and have been accepted into graduate programs at Penn. First-year funding from the fellowship is matched with institutional support to provide fully funded four-year awards.

Y. H. Park Fellowship for Korean Studies: Established in 1994, the Park Fellowship is a one-year award made to an outstanding student in the humanities, social sciences, international management, international studies, or fine arts whose primary interest is focused on Korea and whose dissertation will be on Korea. Awardees must have sufficient Korean language proficiency to be able to use Korean-language source materials and intend to continue their scholarly activities outside of Korea after completion of the degree program.

McNair Graduate Scholarship: Two awards are made annually to McNair Scholars who are accepted with full support into Ph.D. programs at the University. The scholarships provide an educational supplement of \$1,000 toward the first year of study.

William G. Walters Graduate Fellowship: The Walters Fellowship provides support for a Marymount College student or graduate who enrolls in a Penn graduate or professional degree program.

SCHOOL AWARDS

The following fellowships and scholarships are restricted to graduate students enrolled in a specific school of the University. Except where indicated, there is no separate application for these fellowships.

Annenberg School for Communication

All master's and doctoral students are fully funded for the duration of their academic program as long as they maintain good academic standing and make timely progress toward the degree.

Biomedical Graduate Studies Fellowships

In general, doctoral students in the biomedical graduate groups are guaranteed full fellowships to include tuition, fees, stipend and health insurance for the anticipated five to six years required to complete the degree. Funding for these fellowships comes primarily from NIH training grants, University funds, and research grants.

Graduate School of Education

The Dean's Fellowship: These fellowships offer a full tuition scholarship, graduate assistantship, plus a living stipend to incoming, full-time doctoral students showing high academic potential. Several recipients are chosen each year through a school-wide competition. Dean's fellowships provide up to three years of financial support to allow recipients to devote undivided attention to their studies.

The Americas Fellowship is a multi-year award for the new Ph.D. students from Latin America who have outstanding academic potential and promise for making a significant contribution to scholarship in Latin America. The Americas Fellowship provides a combination of scholarship and graduate assistantship in an amount equal to full tuition and related general fees for the fall and spring semesters, plus a stipend for living expenses.

The Marcus Foster Fellowship: Dr. Marcus Foster was an African-American alumnus of the Graduate School of Education and an educational leader who brought determination and a sense of direction to troubled schools. These fellowships are awarded through a school-wide competition to outstanding minority students who show high academic potential and career goals similar to Dr. Foster's. This multi-year award provides a full tuition scholarship and living stipend to support full-time study toward a graduate degree.

Graduate School of Fine Arts

The Dean awards fellowships to outstanding incoming doctoral students for up to three years of support. Candidates are nominated for these fellowships by the Chair of their Graduate Group during the admission process. Each fellowship provides full tuition, a general fee, a stipend, and health insurance.

In addition, the Dean awards Graduate School of Fine Arts grants to eligible financial aid candidates at the master's level based on need. Merit-based scholarships also are awarded to master's students based upon the recommendation of the graduate group chair and the financial aid committees.

School of Arts and Sciences

William Penn Fellowships: These fellowships offer four years of support to outstanding incoming graduate students in the School of Arts and Sciences. The fellowships provide a stipend, tuition, health insurance and a general fee for the first and fourth years of study; the student's graduate group provides the stipend and tuition for the second and third years, normally through a teaching fellowship. Nominations for these fellowships are made by the graduate group chairperson from among applications received by the January 2 deadline.

SAS Dissertation Fellowship: Supported by University fellowship funds, these awards are made each year to outstanding graduate students in the School of Arts and Sciences who will have completed all degree requirements, except the dissertation, by September of the fellowship year. The fellowships carry a stipend and dissertation or doctoral registration tuition as required by the recipient. Nomination of candidates is made by the graduate group chairman during an announced competition in the early spring of each year.

Ballagh Memorial Fellowship: These awards are made each year to Ph.D. students in the languages departments of the School of Arts and Sciences. The award provides partial support for an entering Ph.D. applicant or to a student finishing his or her dissertation or who has special research expenses.

School of Engineering and Applied Sciences

Ralph Landau Fellowships: These fellowships provide tuition and stipend for an academic year and summer for study in any engineering field.

Ashton Scholarships: These scholarships are available to students in any engineering field who are under twenty-five years of age, have been residents of New Jersey or Pennsylvania for the past three years, and whose four grandparents were born in the United States.

The Richard Dentel Memorial Prize is awarded annually to a graduate student in the Department of Systems who has had the best overall performance at the university in the area of urban transportation.

The John A. Goff Prize is awarded annually to a graduate student in the Department of Mechanical Engineering and Applied Mechanics who has been selected by the faculty on the basis of criteria of scholarship, resourcefulness, and leadership.

The S. J. Stein Prize is awarded to a PH.D. or M.S.E. degree recipient for superior achievement in the field of new or unique materials or applications for materials in electronics.

The Morris and Dorothy Rubinoff Award is presented by the School of Engineering and Applied Science to a graduate degree candidate whose dissertation has resulted in or could lead to innovative applications of computer technology.

Solomon R. Pollack Award is given annually to the most deserving bioengineering graduate student who has successfully completed research that is original and recognized as being at the forefront of its field.

The Sidney Shore Award is presented to a senior or first-year graduate student in recognition of the desire, aptitude, and outstanding ability to apply civil engineering systems principles to the solution of socially relevant issues.

The School of Nursing

The Dean of the School awards School of Nursing grants to eligible financial aid candidates based on need. Merit-based scholarships also are awarded based upon the recommendation of the graduate group chair and the financial aid committees.

The School of Social Work

Fellowships and assistantships in the Ph.D. program in Social Welfare are available to full-time students. These awards cover tuition and fees, and provide a stipend. The awards are for three years as long as the student maintains good academic standing and makes timely progress toward the degree.

The Wharton School Fellowships

The Wharton School provides full financial support (tuition and fees plus stipend) to all admitted doctoral students. This aid renews each year for four years if academic performance is satisfactory. Funding for these fellowships comes from the Wharton School, University funds, faculty grants, and resources of the individual departmental program.

FELLOWSHIPS APPLICABLE TO SPECIFIC GRADUATE GROUPS AND PROGRAMS

Except where indicated, there is no separate application for these fellowships.

Ancient History

Walter W. Hyde Fellowships: for graduate study in ancient history.

Asian and Middle Eastern Studies

Sidney Ellis Fellowship and Abraham M. Ellis Fellowship: This fellowship provides support for graduate students in Biblical studies.

Harold F. Linder Fellowship: This fellowship was provided by the Olive Bridge Foundation through the offices of the Honorary Harold F. Linder, member of the Board of Overseers of Arts and Sciences. It supports graduate students in East Asian studies.

Chemical and Biochemical Engineering

Wilson S. Yerger Memorial Fellowship: This award was established on February 15, 1946, in memory of Wilson S. Yerger ('09), by his widow and children. It provides a stipend plus tuition for a fellowship holder in metallurgy and materials science or in chemical engineering. Nominations will be based on the scholastic attainments of the applicant with due regard for worthiness of character, financial need, promise of success in the principal line of work he or she proposes to pursue as a graduate student, and for the interests of the school in which he or she proposes to pursue it.

Chemistry

J. Clarence Karcher Fellowship in Chemistry: This fellowship provides full tuition and fees and a stipend for the academic year. It may also include an additional stipend to cover independent research during the summer. Support for travel to one professional society meeting may be provided during each year of a fellow's tenure.

Edgar Fahs Smith Memorial Scholarship in Chemistry: This award was established in 1955 according to the will of the late Mrs. Margie A. Smith. It provides tuition for one or more deserving students in the field of chemistry.

Walter T. Taggart Memorial Scholarship: This scholarship in chemistry, open to any qualified student, was established by the late Bertha T. Dows in memory of her brother, Dr. Walter T. Taggart.

Classical Studies

The Edwin Isaac Hyneman Class of '89 Fellowship in Greek or Latin: This fellowship shall be awarded to an applicant beyond the first year of graduate study or to a member of the teaching staff of the University of Pennsylvania. The fellow shall devote the academic year of tenure to study and research either in the United States or abroad in the field of Greek or Latin language, literature, or archaeology.

Computer and Information Science

The Morris and Dorothy Rubinoff Award: Presented by the School of Engineering and Applied Science for outstanding achievement in the conduct of a master's thesis and a Ph.D. dissertation, these awards are given to graduate degree candidates whose theses and dissertations have resulted in, or could lead to, innovative applications of computer technology.

Demography

Awards consist of fellowships, from the National Institutes of Health and various private foundations, for tuition and stipend support for qualified applicants whose graduate training places emphasis on population studies.

Earth and Environmental Science

Henry C. Lewis Fellowship: This fellowship contributes to the support of a Ph.D. dissertation student in the field of geology or mineralogy.

Economics

The Hiram C. Haney Fellowship Award in Economics: For the best third-year research paper completed in the past academic year.

English

Frances E. Bennett Scholarship: This scholarship fund, provided in 1990 by pupils of Frances E. Bennett, supports women students of literature in the graduate program in English.

John L. Haney Fellowship: This fellowship provides partial stipend support of graduate students in English.

Martha G. McCaulley Fellowship: This fellowship, shared between the Graduate Group in English and the Graduate Group in Romance Languages, was endowed to 1965 to support women graduate students in these fields working toward the doctoral degree.

Germanic Languages

Flora E. Haney Fellowship in German: This award provides partial stipend for a graduate student in Germanic languages and literatures.

The Jusserand Traveling Fund: This fund was founded in 1912 by the gift of the late Joseph G. Rosengarten, LL.D., and augmented by a further gift in 1920. This award, named at the request of the donor in honor of the former French ambassador to the United States, is available for support of traveling fellows in the modern languages.

History

Sarah P. S. Mitchell Fellowship: This award provides a partial fellowship for a graduate student in European history.

General Robert Patterson Fellowship: This scholarship provides partial support for a student in American history.

Susan E. P. Snowden Fellowship: Funds from this fellowship contribute to partial support of a graduate student in the field of European history.

Otakar Odlozilik Memorial Fund: Founded in 1984, this endowment supports doctoral candidates in writing dissertations in the fields of medieval or modern history of continental Europe.

John Edwin Pomfret Fellowship: This fellowship for support of a graduate student in history was endowed in 1985 to honor John E. Pomfret, recipient of four University of Pennsylvania degrees.

History of Art

Williams Fellowship: Established in 1992 for the support of a graduate student in Greek or Roman studies, with preference given to a specialist in Greek and/or Roman architecture.

Frances Shapiro-Weitzenhoffer Fellowship: Established in 1994 for the support of a graduate student whose undergraduate studies were at an American university.

John W. McCoubrey and Malcolm Campbell Summer Traveling Fellowships: Established in 1996 in honor of Professors Emeriti John W. McCoubrey and Malcolm Campbell, these fellowships support summer research travel.

Latner Summer Traveling Fellowship: This fellowship supports summer research travel.

Insurance and Risk Management

S.S. Huebner Foundation Fellowship in Insurance: Available to full-time students who are U.S. or Canadian citizens and intend to pursue an insurance teaching career and to major in risk and insurance for a graduate degree. It provides a stipend, plus tuition and fees, and is normally supplemented by summer support for two months.

Materials Science and Engineering

Yerger Fellowship: See chemical and biochemical engineering for description.

Mathematics

J. Clarence Karcher Fellowship in Mathematics: Students awarded this fellowship receive a full tuition scholarship and waiver of fees, and a stipend of at least \$13,500 during the academic year. The award also may provide an additional stipend for teaching or some similar service during the summer.

J. A. Shohat Memorial Fellowship: Established in 1950 for students in mathematics.

Eugenio Calabi Scholar: This multi-year fellowship provides full tuition and fees and a stipend of at least \$13,500 during the academic year. It may include an additional stipend for teaching or some similar duty during the summer.

Mechanical Engineering and Applied Mechanics

The Walter L. Conwell Scholarships: Established in memory of Mr. Conwell in 1972, these fellowships provide support for superior students during their first year of graduate studies. The fellowships provide full tuition and a living stipend for 12 months.

Music

Michael Hurley Cross Scholarship in Music: This award, established in 1912, is for students in either composition or the history and theory of music.

Paul Rochberg Memorial Scholarship in Music: This award was established in 1966 by George and Gene Rochberg in memory of their son. Preference is given to applicants in composition.

Philosophy

George W. Bacon Fellowship: This award provides stipend and tuition funds for graduate students in philosophy as selected by the faculty.

Physics and Astronomy

Zaccheus Daniel Fellowship in Astronomy: This fellowship, established in 1966, provides an annual stipend for doctoral candidates in astronomy.

John F. Frazer Fellowship: This scholarship provides stipend support for graduate students.

J. Clarence Karcher Fellowship in Physics: This fellowship provides full tuition and fees and a stipend of up to \$5,000 during the academic year. It also may include an additional stipend to cover independent research during the summer. Support for travel to one professional society meeting may be provided during each year of a fellow's tenure.

Ella Nicholas Pawling Fellowship in Astronomy: The recipient of this fellowship in astronomy, founded in memory of Jesse and Ella Pawling, is expected to devote his or her time to graduate studies in astronomy, and to a research program at the Flower and Cook Observatory. Preference is given to students who expect to continue for the degree of doctor of philosophy.

Hector Tyndale Fellowship: Founded in 1901, this award contributes to the support of graduate students in physics.

Political Science

Edward W. Mumford Fellowship provides tuition and a stipend for the academic year; it is awarded on the basis of academic excellence.

Leo S. Rowe Fellowship is available periodically to a student whose area is Latin American studies and who is nominated by the Graduate Group in Political Science and approved by the Board of Overseers of Arts and Sciences.

Romance Languages

Nancy R. Caperton Scholarship: This award provides tuition and a stipend for a graduate student in Romance Languages.

Henry Clifford Fellowship: This fellowship is awarded through the Italian studies center to graduate students in Italian medieval, renaissance, or risorgimento studies.

Jusserand Traveling Fund: This fund is used in alternate years by graduate students in French and in German who will pursue study or research abroad.

Martha C. McCaulley Fellowship: See description under English.

SPECIAL AWARDS AND PRIZES

The David Halstead Prize in Music: This monetary award is given to a University student for distinguished work in musical composition. The composition must be submitted in early spring to the Chairman, Department of Music, 202 Music Building, University of Pennsylvania, Philadelphia, PA 19104.

The Hilda K. Nietzsche Prize in Music: Founded by George E. Nietzsche in memory of his daughter, this prize is awarded annually to one or more students for excellence in musical composition during the year or for outstanding work in music during the academic year. Compositions must be submitted to the Department of Music.

The Helen L. Weiss Music Prize: Founded in 1964 by family and friends in memory of Helen L. Weiss. This prize is awarded annually for the best vocal musical composition, solo or choral, with or without accompanying instruments, submitted to the Department of Music.

The Goldie-Anna Charitable Trust Dissertation Award in Educational Administration/Management or Finance of Urban Public School Systems is an annual prize of \$10,000 awarded to the author of the best dissertation in the areas of educational administration/management or finance at Penn, Harvard, or Teachers' College (Columbia). Doctoral candidates in education and/or business or other related fields are eligible. Upon successful defense of the dissertation, the chair of the dissertation committee may nominate the candidate by forwarding a copy of the dissertation along with a nominating letter and the candidate's curriculum vitae to the institutional representative at the Graduate School of Education.

The Henrietta M. Keller Prize: This prize of \$100 was established in 1952 by the Women's Auxiliary of the German Society of Pennsylvania (founded in 1764) for the purpose of stimulating interest in German literature and culture. It is given annually to the undergraduate or graduate student at the University of Pennsylvania who achieves the highest standing in the field of German studies.

The J. Parker Bursk Prize in Statistics: The income from a fund in the memory of J. Parker Bursk is awarded annually to an undergraduate or graduate student who does outstanding work in statistics.

The William Polk Carey Prize in Economics: A prize will be awarded by the Graduate Group in Economics for the best doctoral dissertation in a given academic year.

The Beth Hayes Prize for Graduate Research Accomplishment in Economics: A prize will be awarded biennially for the best research contribution (which may be a paper or a dissertation) in the preceding two years by a woman in the Penn economics Ph.D. program.

The Joel Popkin Graduate Student Teaching Prize in Economics: A prize is awarded annually for outstanding teaching performance by a teaching assistant in economics.

The Lawrence Robbins Prize in Economics: A prize awarded at the end of each year to the student judged to be the best in the first-year class.

The Paul Taubman Memorial Prize for Empirical Economics Research: A prize is awarded each year for the best empirical study by a graduate student in the past year.

Sidney Weintraub Award in Economics: This fellowship is awarded to an outstanding third- or fourth- year student whose research interest lies mainly in economic policy and/or the history of economic thought.

Saul Winegrad Award for Outstanding Dissertation in the Biomedical Sciences: Awards are given annually to students in the graduate groups in Biomedical Graduate Studies for outstanding dissertations in the biomedical sciences.

SERVICE AWARDS

GRADUATE STUDENT SERVICE AWARDS POLICY

All graduate students who receive a service award must be informed in writing of the conditions of that award. The conditions to be specified include: the time period of appointment; the amounts of stipend and general fee included in the award; whether a merit-based tuition award also is being provided; and a description of the service required, including the supervisor to whom the student reports, the expected average weekly hours, and a general description of the tasks that the student is to perform.

Whenever feasible, these matters should be included in the letter of notification of the award. In those cases where the service requirements cannot be described when the award is offered, a second letter specifying the additional information must be sent to the student before the student starts any activities pursuant to the award. The letter(s) must be signed and dated by the person with budgetary responsibility for

the award and countersigned by the student. Copies must be sent to the chair of the student's home graduate group and to the dean of the student's home school. In order for tuition to be non-taxable for the student, it cannot be provided in exchange for any services.

TEACHING AND RESEARCH ASSISTANTSHIPS

Central to doctoral education is the belief that Ph.D.s must learn to profess their discipline, whether they go on to teach in traditional academic settings such as classrooms and professional meetings, or in commercial, governmental, or non-profit settings. For this reason, most Ph.D. programs require their students to serve as Teaching Assistants as part of their formal academic program, and teaching is a widely shared expectation in many other programs. The role of the TA will vary according to program, from leading sections for undergraduate courses, to grading, and to laboratory supervision. A TA assignment will require a time commitment of 15-20 hours each week. University policy requires that the TA be informed in writing of expectations regarding the appointment; satisfactory performance of TA assignments is expected in order for a student to be considered in satisfactory academic standing.

In the sciences, engineering, and social sciences, students who have completed their coursework are generally designated as research assistants or research fellows, and learn the fundamentals of research in their fields by working in apprenticeship roles under the supervision of faculty. Students contribute to the productivity of the research laboratory as they are engaged in their own training and research, and their own dissertations are derived from the knowledge they acquire and the results they produce as research assistants. Satisfactory performance in that role is expected in order for them to be considered students in good academic standing.

Evaluation and Certification of the English Fluency of Graduate Teaching Assistants

Pursuant to the requirements of the Commonwealth of Pennsylvania's English Fluency in Higher Education Act, the University requires that all personnel, including graduate teaching assistants, who have instructional contact with undergraduates (which includes teaching, lecturing, tutoring, laboratory instruction, leading recitation or discussion sections, holding office hours, etc.) be evaluated and certified as fluent in the use of the English language in the classroom before undertaking any instructional duties involving undergraduates.

Prospective graduate teaching assistants with questions regarding the evaluation or certification of their English fluency in the classroom should consult with their department or graduate group chairperson, or the English Language Programs staff, 21 Bennett Hall, Philadelphia, PA 19104, 215-898-8681.

COLLEGE HOUSE OPPORTUNITIES

Penn has 12 College Houses for undergraduates who wish to live in a small residential community, where friendship with faculty, graduate and professional students and with fellow undergraduates can develop naturally and informally in a convivial, collegial home. Penn's College Houses share many traits with the residential colleges of Oxford, Cambridge, and Yale, and the House System at Harvard.

The Office of College Houses and Academic Services offers opportunities for graduate and professional students to live and work within the College House system. Single, full-time graduate students who wish to make a significant contribution to undergraduate life through living and working in University residences are invited to apply. Applications are accepted on a rolling basis, beginning in late December, until all positions are filled. The application can be completed online at: <http://www.upenn.edu/resliv/gamain.html>. Further information can be obtained by contacting the Office of College Houses and Academic Services at 3901 Locust Walk, Philadelphia, PA 19104-6180, 215-898-5551.

Graduate Associates: Graduate Associates (GAs) are vital participants in the life of the College House. Drawn from virtually all the graduate and professional schools at Penn, GAs live in the houses and programs, where they serve as mentors to undergraduates by providing intellectual focus to the community, counseling students with academic, career, and personal concerns, supporting residents' efforts in creating cultural, educational, and social activities, and offering advice and information on graduate and professional studies.

Mature, intelligent, and energetic men and women who are at ease with a variety of lifestyles are sought. The College Houses especially welcome candidates with departmental affiliations and teaching fellowships that would permit them to teach undergraduate course sections in affiliation with the College

House Program. Graduate Associates are expected to make the position their highest non-academic priority, working approximately seventeen hours per week. If hired, applicants must be available to attend staff orientation during late August. GAs receive furnished, private single rooms and meal contracts.

Program Directors: The College Houses sponsor about 30 smaller Residential Programs devoted to areas of special interest and scholarly specialization. These are explained on the College House website. In many Residential Programs, the assigned GA bears additional responsibilities for administration and is designated as the Program Director (PD). A stipend of \$2,000 is paid for this work.

Graduate Associates are required to comply with Immigration and Naturalization Service regulations, which limit the total number of hours that those holding student visa holders may work.

NEED-BASED FINANCIAL ASSISTANCE

Educational loans and Federal Work-Study Grants may be available for students with financial need. Need is determined from information submitted on the Free Application for Federal Student Aid (FAFSA) form and the Penn Financial Aid Application by the student and, if applicable, the student's parents and/or spouse. Any student who is not considered independent by federal or University guidelines must have his or her parents complete the FAFSA form and the Penn Financial Aid Application. In addition, to be considered for financial aid (federal funds), a student must be a U.S. citizen or a permanent resident and also must be enrolled at least half time in a degree program.

The Office of Student Financial Services asks that the FAFSA application and required supplemental information be submitted no later than March 31 preceding the academic year for which aid is requested. Applications received after this date will be considered if sufficient funds exist after the initial awards have been made. Students should contact the Student Financial Information Center, 100 Franklin Building, Philadelphia, PA 19104-6270, 215-898-1988.

Students who demonstrate need will be considered for Federal Stafford and Federal Perkins Loans and Federal Work Study Grants.

FEDERAL PERKINS LOAN

The Perkins Loan is a federally funded campus-based loan program. It carries a five percent interest rate, and repayment does not begin until a student ceases to be enrolled as at least a half-time student. Federal laws limit borrowing through the Perkins program to an annual limit of \$6,000 and maximum aggregate of \$40,000 for graduate students, inclusive of undergraduate borrowing.

Students with Perkins or long-term University loans should notify the loan area of the Office of Student Financial Services if they contemplate a leave of absence or withdrawal before the expected degree date on the loan application. An exit interview and repayment schedule will be completed at that time.

FEDERAL WORK STUDY

Students who demonstrate financial need may be eligible for a Federal Work Study Grant. Work study funds are very limited, and it may not be possible to grant a work study award to all interested students.

FEDERAL STAFFORD STUDENT LOAN

The first loan component of any graduate student's need-based financial aid award must be met through the Stafford Student Loan program. Subsidized Stafford Loans are need-based and, therefore, students must meet eligibility criteria. The program is administered by many banks and other participating lenders throughout the nation. The University of Pennsylvania, in conjunction with the Pennsylvania Higher Education Assistance Agency (PHEAA), also offers Stafford Student Loans. The maximum loan per academic year for a graduate student is \$18,500 of which the maximum subsidized is \$8,500. The overall maximum that a graduate student may borrow is \$138,500, inclusive of undergraduate borrowing. Interest is at a T-Bill plus 2.3 percent with a cap of 8.25 percent. Students should write to the Student Financial Information Center, 100 Franklin Building, Philadelphia, PA 19104-6270, for information and applications. Continuing students should apply for loans by June 15 to avoid deferment application fees and late penalty fees. New students should apply as soon as possible.

PENDING STATE GUARANTEED LOANS AND/OR FINANCIAL AID

A student whose loan is delayed may be eligible for a temporary deferment, limited to one-half of the pending loan, minus any applicable origination and insurance fees. Contact Student Financial Services for full details.

POLICY ON EXTERNAL FELLOWSHIPS

Applicants and students with outstanding academic records are strongly urged to apply for external fellowships in their fields of interest. There are numerous prestigious fellowships, many of which are more lucrative than institutional awards. Information on some of these competitions is listed in this catalog at the end of section two. For ready access to the vast resources on funding opportunities available on the Internet, see Penn's Career Service's home page at <http://www.upenn.edu/careerservices>.

Students receiving an award from a source external to the University are expected to accept the award and notify their graduate group chair. The University does not permit fellowship packages simply to be added together. When a student has received offers of both an external and a University fellowship, the University award is adjusted to assure that the student's efforts are rewarded.

TAXATION OF AWARDS

Under the provisions of the Tax Reform Act of 1986, all University and external fellowship awards in excess of tuition, general fee, and required course-related expenses (such as required books) are subject to federal income tax. Even though non-service fellowships are taxable, the University is not required to withhold federal taxes or issue an IRS W-2 form; students receiving such support may be required to file quarterly estimated federal income tax. Teaching and research assistantships are subject to federal, state, and local taxes, which are withheld from the stipend check.

EMPLOYMENT POLICY

Graduate students holding fellowships, research fellowships/assistantships, or teaching fellowships/assistantships from the University are expected to devote full time to their program of study. Students with these appointments may not simultaneously accept another appointment or be employed either within or outside the University without prior approval of their graduate group chair and graduate dean.