INFO FOR NEW FINANCIAL AID RECIPIENTS

The information below will answer questions regarding financial aid payments and insurance as well as reiterate what is expected of an ECE financial aid recipient.

Pay Dates

Fellowship recipients receive stipend payment on the third Monday of the month. (NOTE: Rackham Merit Fellows (RMF) recipients are the exception to this rule and will receive details about their stipend payment from the Rackham Graduate School.)

RA (Research Assistant) and GSI (Graduate Student Instructor) positions receive employment paychecks on the last working day of the month.

Note that your first payment will not be until near the end of September. Plan on covering your expenses through the month.

Tuition and Registration Fees

Payment of tuition and fees is applied directly to your U-M account. On occasion, the September billing statement is sent prior to the posting of the tuition/fee payment. If that occurs, you may ignore the tuition/fees portion of that bill. All other charges, however, are your responsibility. Your October statement should reflect payment of your tuition and fees. If it does not, please contact Andrew Munguia (amunguia@umich.edu).

Direct Deposit and Taxes

Students are highly encouraged to use direct deposit for their checks. You may download the form at [http://www.finops.umich.edu/payroll/forms/directdepositauthorizationform](http://www.finops.umich.edu/payroll/forms/directdepositauthorizationform) and submit to the Payroll Office.

*If you do not wish to sign up for direct deposit, your checks will be mailed to you. It is very important that you update Wolverine Access with your local Ann Arbor address, or your checks will be sent to your permanent address.*

Fellowship stipends are considered reportable income. However, taxes are not withheld for US citizens. You will need to report these amounts as income when filing your taxes in April. Please take this into account: adjust your budget and spending accordingly.

Tuition/fees payment is not taxable income. Books qualify as a tax deduction: save your receipts.

Fellowship income for non-citizens may fall under a tax treaty. If you are an international student, please refer to the List of Countries with Tax Treaties (below) to determine if you are exempt. If you qualify as exempt, you must complete a form to avoid taxes being taken from your check.
You may refer to the following: W-8BEN plus instructions: [http://www.finops.umich.edu/payroll/forms/w8ben](http://www.finops.umich.edu/payroll/forms/w8ben); List of Countries with Treaties for W-8BEN: [http://www.finops.umich.edu/payroll/forms/countrieswith-tax-treaty-provisions](http://www.finops.umich.edu/payroll/forms/countrieswith-tax-treaty-provisions) (Only complete the form if your country is on the list. Return the completed form to the U-M Payroll Department.)

**International Students Seeking Social Security Numbers (SSNs)**

International students seeking an SSN are advised that ECE does not provide assistance in completion of this process. Students seeking an SSN should follow these steps:

1) Complete an SSN application and bring it to the Social Security Office (Check online for the nearest office. There is one in Ann Arbor.)
2) Your request will, generally, be denied
3) Take your SSN application denial letter to the UM Payroll Office, along with a completed International Tax Identification Number (ITIN) application. You should be issued an ITIN.

**Health Insurance**

I have submitted your name for enrollment in GradCare. However, your enrollment is not complete. Watch for an email from the U-M Benefits Office, which will supply you with directions to complete your enrollment. All GradCare enrollment must be completed within 30 days of the start of classes.

For benefits information for graduate students, refer to: [http://www.benefits.umich.edu/benefitgroups/grads.html#fellowship](http://www.benefits.umich.edu/benefitgroups/grads.html#fellowship)

Upon arrival, international students will be required to enroll in health insurance through the International Center. That coverage will be cancelled when coverage by ECE begins. Any charges for August insurance coverage are your responsibility. ECE coverage begins September 1st.

Students who will be RAs (GSRA) are considered U-M employees and will receive information regarding health insurance from the lab administrator.

**Lab Administrators**

- Applied EM & RF Circuits: Michelle Chapman, Rm. 3231 EECS [chapman@eecs.umich.edu](mailto:chapman@eecs.umich.edu)
- Circuits & Microsystems, Solid-State & VLSI: Barb Rice, Rm. 2114-B EECS [rice@umich.edu](mailto:rice@umich.edu)
- Optics & Photonics: Car Nosel, 6113 ERBI [cnosel@umich.edu](mailto:cnosel@umich.edu)
- Communications, Signal Processing & Control: Beth Lawson, Rm. 4230D EECS [blawson@umich.edu](mailto:blawson@umich.edu)

**Expectations**

The ECE Department expects all students receiving funding to enroll in courses approved by an academic advisor, take enough credit hours to maintain full-time status, maintain a 3.0 GPA, find a research advisor and achieve academic milestones within program deadlines. For Rackham policies of full time study, refer to: [http://www.rackham.umich.edu/current-students/policies/academic-policies](http://www.rackham.umich.edu/current-students/policies/academic-policies). Students are also highly encouraged to apply for prestigious external fellowships ([https://www.eecs.umich.edu/eecs/graduate/EECSFinAid/ece-fellowships.html](https://www.eecs.umich.edu/eecs/graduate/EECSFinAid/ece-fellowships.html)) while they pursue their studies. Please see Andrew Munguia if you have any questions about these fellowship opportunities.
Summer 2015 Funding

As you become acclimated and learn more about professors and research projects, you will want to begin planning for 2015 summer support. First-year students—regardless of the source of their support—are expected to remain in Ann Arbor working on research with a faculty member. It is your responsibility to find a research advisor (failure to do so will result in loss of GradCare coverage and stipend, and may nullify future guarantee of support). In March, I will contact you regarding locating an advisor and finalizing your summer research plans.

Resources

The University of Michigan has many resources available to its students. Please do not hesitate to use them. The following list of resources for students on the College of Engineering web page is a good starting point: http://www.engin.umich.edu/students/graduate.

GSIs and RAs will be receiving additional information: GSIs from Anne Rhodes and RAs from the lab administrators. If you need help determining your lab administrator, let me know.