

*Child Development and Family Science  
North Dakota State University  
Information About Graduate School Applications*

*Some Options to Check for Financing your Graduate Education*

Once you have finished four or more years to get your bachelors degree, you may be thinking that you can't afford to keep paying tuition or taking out loans. Fortunately, there are some options for funding graduate school that you may not have been aware of.

- **Fellowships:** If you have an excellent record as a college student and you are applying to top graduate schools in your field, you may be offered a fellowship. Fellowships typically provide a waiver of tuition, plus a yearly stipend to cover living expenses.
  - **Teaching or research assistantships:** Assistantships are more common than fellowships. They typically require the student to work as a teaching or research assistant for a faculty member. In exchange, the student receives a tuition waiver and a stipend. Applicants to CDFS graduate programs should indicate their desire to be considered for an assistantship in their applications.
  - **Scholarships:** Although less common than in the undergraduate years, scholarships for graduate study may also be available. At NDSU, one scholarship program is the Board of Higher Education Scholarship, which is awarded to high-quality graduate students who have completed at least 10 graduate credits and are nominated by their faculty advisor. This scholarship consists of a waiver of tuition.
  - **Loans:** Similar to those for undergraduate education, student loans are available for graduate education. Depending on your financial circumstances, you may not have to make any payments until after you graduate and have a job. For women, another source of student loans at low interest rates is the P.E.O. organization. See: [www.peointernational.org](http://www.peointernational.org)
  - **Part time work:** If you do find it necessary to have a job outside of any assistantship, make sure you allocate enough time for your studies.