

Episode 28 – How Your Grad School Stipend Offer Stacks Up

Welcome to Grad-post! I'm your host, Brian S. Mitchell and we're here to talk about life before, during, and after graduate school, and whether an advanced degree is right for you. I'll draw upon my experiences as a graduate dean and research mentor, as well as my network of students, colleagues, and experts to bring you the most complete information on graduate education that I can.

Those of you applying to graduate school should start receiving your offers of admission soon. I hope they are plentiful and generous! Today, though, I thought we'd discuss three important parts of that admission offer for those of you receiving financial aid in the form of fellowships or stipends. You certainly want to know how your offer stacks up to what others are receiving! Let's talk about the following three aspects of that offer: the absolute amount and how it compares nationally; other components of support besides stipend like health insurance; and how long you have to respond to the offer.

First let's consider the amount of the offer. Is it a good offer? Well, like most things, the answer is "it depends." It depends on what the stipend is for. Is it a fellowship in which there are no specific duties assigned to it, other than remaining in good academic standing? Or is it an assistantship like a teaching (TA), research (RA), or graduate assistantship (GA) for which there is an expectation of work? We talked a little bit about the differences in these funding mechanisms with Vicki Johnson of Profellow in [Episode 20](#), but for now let's focus on assistantship stipends because they are the most prevalent.

There are some resources that track stipend offers, like <https://www.phdstipends.com/>, that help you compare your offer. This website not only allows individuals to enter their offers by university and discipline, but performs an adjustment based on the cost of living at that university. More on that in a moment. But there are some things this website does not track. First, benefits such as partial or full health care subsidies, signing bonuses like free laptops, and university-imposed fees are not systematically tracked. These things can be mentioned in the notes, but they might not be, either. Second, these are generally offers to first-year students, which is good for most of you, but if there is only information for a fifth-year student at an institution, you should use that information carefully because some programs give students stipend bumps along the way. Sometimes there is an automatic cost of living increase and sometimes there is a set amount increase after reaching a certain milestone, like passing your qualifying exam or entering dissertator status. Some mandatory fees can also drop away as you enter dissertator status. Nevertheless, this site may be a good starting resource for you, but keep in mind that all information is self-reported and unverified.

Now to some finer points of that stipend offer. First, is it for a 9-month appointment, a 12-month appointment, or something else? Your offer letter should clearly state this information but if not, get a clarification from the program. Not only is the total amount of money important, but the duration of the contract gives some guidance on expectations for summer months. If your stipend is for 9 months only, what are you expected to do the other three months? Is there a separate pot of money for those months, or are you expected to go out and find a job, which may not even be possible for some international students on visa limitations? The worst case is if you are paid for 9 months but are expected to be on campus for the entire year. The duration of funding is also important. Is that amount guaranteed for one year only or up to five or six years? There is always a condition of remaining in good academic standing, but what are the other conditions to continue to receive that level of support? If you start on a fellowship in your first year and transition to an assistantship in the second year, will you be subject to an effective pay cut due to a change in tax status? All of these are important considerations in the level of support. Second, do you have to pay fees and/or tuition out of that money? Some states require that all students at public institutions pay tuition, even graduate students. And virtually all institutions have fees that all students must pay. These

amounts should be clearly stated in your offer letter and should be factored into any comparisons between institutions. Third, is your stipend subject to state or federal tax? State policies can vary but in general all graduate students on assistantships are subject to federal tax withholding which will reduce your monthly take-home pay. The situation is different for fellowships, so consider carefully what type of financial support you will be receiving. Fourth, how often are you paid, how are you paid, and when will your first check come? Most institutions require electronic transfer of funds which is really beneficial to you because it's faster and less prone to errors. The frequency of your pay can vary with bi-weekly or monthly being the most common. The date of your first stipend payment will probably not be stated in the offer letter but you should inquire. Don't expect to receive a check until you actually show up on campus, fill out the necessary paperwork, and register for classes. Sometimes, an advance is offered, so take it if you can. Finally, I mentioned the local cost of living - sometimes called a living wage ratio - that should be used to compare stipend levels in geographically dissimilar areas. There are plenty of cost-of-living websites out there, but one of the most comprehensive is maintained by the U.S. General Services Administration or GSA. I recommend using the GSA per diem rates at <https://www.gsa.gov/travel/plan-book/per-diem-rates>. You start with a clickable map of the US which allows you to select the state, after which you are presented with lodging and meal allowance rates for the larger metropolitan areas in the state. It doesn't really matter which rate you use, but I recommend comparing the daily lodging rates between cities. It's not that you are actually getting reimbursed for travel to these cities which is what the data are really for, it's just a uniform way of comparing cost of living in each municipality. For example, the standard daily lodging rate for most states is 110 in 2025. However, it is 223 in Chicago, Illinois and 349 in Boston, Massachusetts. That's quite a difference! This explains why some of the stipends you see in places like California and New York are higher than those in Iowa or Oklahoma. It's just costlier to live there. Don't let a few dollars dissuade you from taking a lower offer if that is the school you really want to go to, but make sure you can live on what you are being paid.

Which leads to our next topic: pay isn't everything. Health insurance is a big deal, and programs are increasingly providing full health coverage along with the stipend. You should consider health insurance carefully as there are a lot of variables. Are you still on your parent's health insurance plan? Is the health insurance provided by the university adequate for your needs? Can you do better in the insurance market place? Proof of insurance is usually required by the university, but you may have better options. Some programs offer other types of incentives like a lump sum for relocation expenses, a laptop computer, fee reimbursement, or passes on local transportation. These all have a dollar amount associated with them and you should include them in assessing the total value of your offer.

Finally, how long do you have to consider this offer? In most cases, you have until April 15th to respond to an offer of financial assistance which is what your stipend offer is. I refer you to the [very first full episode of Grad-post](#) from March of last year for more information on something called the April 15th Resolution which directly applies to offers of financial support to attend graduate school, but keep in mind that it is a non-binding agreement between participating institutions and not all programs subscribe to it. Your "respond by" date should be explicitly stated in your offer letter, but if not be sure to get clarification. If it is not April 15th, then inquire as to why. If your offer letter comes after April 15th, there is no set requirement for time to consider the offer, but two weeks is a minimum and is typical of late offers. All this means is that if you have an offer in hand but are waiting to hear from your program of choice, you have time to consider the offer. Don't feel pressured into making a decision that you are not comfortable with. If the program is that desperate for your response then maybe there's a reason.

There are, of course, many more things to consider in your offer of admission besides financial support. I've spoken extensively about how to find the right program for your career goals, but one sure way to find

out about a program is with a campus visit. Ideally, you would have visited each program from which you receive an offer of admission. For international students, this means a virtual visit, but you should be included in some type of activity that introduces you to the program and helps you make your decision. Take advantage of these campus visits if they are offered to you. You will have an opportunity to talk with faculty and current graduate students to get the finer points of that offer of admission and financial support. There are a few programs out there that invite you for a campus visit prior to an offer of admission, but it's still your opportunity to learn more about the program than you can get from a website or social media.

Thank you for joining me today. All the links provided in my podcast are available on grad-post.com. There you'll find additional resources and information to help you plan your adventure for an advanced degree.

Count your offers and make every degree count!

Links

<https://creators.spotify.com/pod/show/brian-s-mitchell/episodes/Episode-20---Fully-Funded--An-Interview-with-Dr--Vicki-Johnson-of-Profellow-com-e20lf7m>

<https://www.phdstipends.com/>

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