

Graduate School Assistantships 2021-2022: FAQ's

Student Employment & Graduate Assistantships

My assistantship has a 0.50 FTE; what does that mean?

In return for your assistantship remuneration package, you are required to provide work or service for an average number of hours per week. That workload is compared with regular full time work hours here at the University and converted to a Full Time Equivalency, or FTE. Most regular assistantships have a 20 hour per week workload, which converts to a 0.50 FTE; 10 hours is the same as 0.25 FTE, and so on. The FTE also determines the value of benefits associated with the assistantship (see below).

How will my tuition scholarship be paid?

Tuition scholarships associated with the assistantship are credited directly to your MyBama student account at the beginning of each semester before the deadline to confirm class schedules. The amount of your tuition scholarship and the semesters covered are set out in your offer letter. Your tuition scholarship must be processed and validated through the University's GA TOPS system before it can be credited to your account. If you are missing any credit please ask your supervisor to check and confirm it has been processed through this system.

What does it cover?

The value of your tuition scholarship is based on your residency status for tuition charges and the base FTE of the award as set out in your award letter. It does NOT cover items such as college course and facilities fees, equipment or lab fees, international student fees, recreation fees, and other non-tuition items. Tuition awards are not usually available for summer semesters under assistantship awards. Tuition scholarships may only be used to cover actual tuition charges for confirmed registration; any unused dollars cannot be transferred to another expense or cashed. Tuition scholarships are paid pro-rated based on the FTE of your assistantship award – 0.50 FTE is the regular “full” assistantship which comes with full tuition award and full health single health insurance benefits; 0.25 FTE is a “half” assistantship and the tuition scholarship pays half of your tuition charges and half of your single health insurance benefit.

And what about my monthly stipend?

Assistantship stipends are paid through Payroll Office. Your department should have issued an offer letter or asked you to sign a Memorandum of Appointment, either of these will include the monthly or hourly rate for your appointment, the total salary payable, the start and end dates of the appointment, and the FTE or workload. If you didn't get one of these please ask your assistantship supervisor to prepare one for you. If your appointment starts and ends mid-month then you will receive half the regular monthly rate in those months.

How does the health insurance benefit work?

- ✓ If you are an international student: unless you provide proof of adequate student health insurance that is approved by the University before the start of classes each semester and receive a formal hard waiver, the University will automatically enroll you in its student health insurance plan, bill your student account for the single coverage health insurance premium for each semester, and apply your health insurance benefit as a grant to offset the cost of the single coverage premium. The waiver deadlines are the last day to register for classes, which is around August 24 for fall semester, and January 18 for spring and spring/summer semesters.
- ✓ If you are a domestic student: the University will purchase for you for the fall and/or spring/summer semesters single coverage under the UA Student Health Insurance plan for the period August 1 through December 31 for the fall and/or January 1 through July 31 for the spring/summer coverage.

You must formally accept or decline the health insurance benefit associated with your fellowship (see below “How do I accept the free single coverage health insurance/What is the process for receiving the benefit?”). There is a deadline by which you must accept or decline the benefit, see below for dates.

Coverage under the UA’s health insurance plan runs from the beginning of each semester.

Where you are receiving a partial health insurance benefit, your scholarship amount will be pro-rated based on the fellowship award, and in order to receive the benefit you will need to pay the portion of the premium not covered by the benefit.

How do I accept the free single coverage health insurance/What is the process for receiving the benefit?

After the enrollment period opens for the semester (see dates below) the Graduate School will send an email to all domestic students receiving the full insurance benefit inviting them to accept or decline the insurance online – simply follow the instructions in the email.

If you have a partial award you will receive a different email from the Graduate School with separate instructions for claiming your benefit and paying your contribution.

International students do not need to do anything, they are automatically enrolled in the student plan unless they waive the benefit (see above “How does the health insurance benefit work?”).

Can I purchase additional health insurance coverage under the University’s plan for spouse and/or children?

Yes! United HealthCare offer a subsidized low-cost rate for adding eligible dependents to the same policy. You can purchase the additional coverage directly through the United HealthCare insurance plan portal online when you register yourself. Eligible dependents are the student’s legal spouse and dependent children under 26 years of age.

Is there a deadline to register for the health insurance?

Yes! Every insurance plan has a fixed “window” of registration or open enrollment period during which you must register and purchase health insurance, and this plan is no exception. If you do not accept the health insurance your benefit will fail completely. For the University’s health insurance plan the acceptance dates are as follows:

Enrollment period for Fall semester or annual coverage	Mid-July through last day to register for classes for fall semester
Enrollment period for Spring or Spring/Summer	Mid-December through last day to register for classes for spring semester
Enrollment period for Summer	May and beginning of June

Actual dates for last day to register are published in the University’s Academic Calendar.

What if I don’t want the health insurance?

For international students, you may ONLY decline the UA Student Health Insurance if you have your own insurance equal in coverage to the University’s plan. For more information or to obtain a health insurance hard waiver please contact the Student Health Center.

Domestic students have the option to decline the UA Student Health Insurance plan benefit associated with their assistantship. If you have your own plan, or remain on a family or partner’s plan, you must notify the Student Health Center and decline your benefit from UA. Failure to properly and fully declare other insurance plans may

jeopardize your benefits under the UA plan. If you have any questions about your health insurance please contact the Student Health Center directly.

The health insurance benefit may only be used to cover **actual health insurance premiums for confirmed registration**; any unused dollars cannot be transferred to another expense or cashed.

When do I get my monthly assistantship stipend paid to me?

For assistantships, the first payment will be made by Payroll on the last working day of the month in which your assistantship starts. Thus, for fall most starts are August 16th so your first payment will be half a month and will be paid on August 31st. All UA employees including graduate student employees are required to set up a direct deposit arrangement for their paycheck to be deposited to a bank account.

How do I set up the direct deposit?

Easy! Simply go to your MyBama student account online; select the “Employee” option from the left side menu. Under “Self Service Banner” choose Employee Services, then click on Pay Information, and open the Direct Deposit folder. Follow the instructions to add a new bank account for automatic deposits. You will need the routing number and account number to complete the set-up for direct deposit. For further assistance, please contact Student Account Services.

What about income taxes?

The impact of both federal and state taxes varies from case to case and upon your nationality as well as many other factors, but certainly ALL monies paid to students by the University are declarable to the tax authorities. At the end of each tax year during which you receive an assistantship you will receive IRS Form W2 which will include information for submission on your tax return. Before accepting any award, you should consult with your tax advisor or preparer to determine how your tax position may be impacted. For more information please check the IRS Publication 970, or download from <http://www.irs.gov/pub/irs-pdf/p970.pdf>. International students must register with the UA Tax Office (365 - A Rose Administration) to determine the extent of their withholding taxes.

Are there any academic requirements for keeping the assistantship?

Your assistantship is contingent upon your confirmed registration each semester in the minimum number of hours required AND making satisfactory progress towards your degree. Minimum registration requirements are set out in the Graduate Catalog and on the Graduate School’s web site at <http://services.graduate.ua.edu/admin/policy/MinRegistrationRequirementsPolicies.pdf>.

Please make note of the minimum registration requirements and how they impact your eligibility for enrolling in the UA health insurance plan and minimum requirements for free access to the Student Health Center. There are minimum levels of registration which are acceptable for assistantship qualification.

You must maintain a cumulative GPA of 3.00 or better at all times. To be eligible to purchase the UA health insurance you must be registered for at least 3 hours’ classes and for at least the first 30 days of classes in a semester.

I must work a second job, is that ok?

Yes and no...! Our accrediting agency, SACS, the IRS, and the INS place restrictions on the workload that any graduate student may accept. Generally, you may work more than one job during term time however you are not permitted to work more than 20 hours per week average or 0.50 FTE combined. Outside term time and during the summer you may work up to 40 hours per week. International students are restricted to those same limits under their visa requirements. So, you may accept two positions which each have 0.25 FTE during term time; the combined total is 0.50 FTE which does not exceed the workload limits.

What about Financial Aid?

Assistantships must be declared with the Financial Aid Office if you have any other federal financial aid. Failure to do so may impact your eligibility to aid in the future.

My department asked me to complete a pre-employment background check. Do I have to have a check, and what is being checked?

Yes. As a matter of routine, all employees, including graduate student employees, are required to have a successful report on a pre-employment credit check. The report will include the results of a criminal history check, a social security number trace and verification, and a search of the National Sex Offender registry. You will see it referred to as conducted under the Consumer Credit Act, but it is NOT a check of your financial credit status or credit scores. Please note that the Graduate School will use information contained in the report to determine whether false or inaccurate information was provided on your application to Graduate School. Any inconsistencies or omissions could impact employment and admission and enrollment status.

Once you have accepted your assistantship you will receive an email from our background checking agency, Risk Mitigation Services, Inc., inviting you to submit online the information needed for the pre-employment background check. Please follow the instructions provided to you by Risk Mitigation. The report and its contents will be kept private and confidential.

What if I withdraw from school?

If you withdraw from school your assistantship stipend payments will cease the effective date of withdrawal as recorded by the UA Registrar's Office. Tuition scholarships will be pro-rated based on the policies determined by Student Account Services and will basically match the tuition charges offset. You must notify the supervisor immediately of your withdrawal.

Where do I go for any other questions?

- University of Alabama Student health insurance plan registration, plan details, benefits and exclusions: United HealthCare web site - <https://www.uhcsr.com/ua>.
- Student Health Center - <http://shc.ua.edu/insurance/>.
- Student Account Services - <https://studentaccounts.ua.edu/refunds/>.
- Graduate School - <http://graduate.ua.edu/>.

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