

SOURCES OF SUPPORT

MERIT SCHOLARSHIPS

A limited number of merit scholarships are awarded to selected incoming M.Div. and M.A.R. degree applicants each year. Merit-based awardees are selected through the admissions process by the Admissions Committee, and selection is based on students' admissions applications only. Students applying for admission to the M.Div. and M.A.R. degree programs are automatically considered for merit-based awards. No separate application form is required for merit scholarships. However, students must complete a YDS financial aid application to accept a merit scholarship.

All YDS merit scholarships are awarded based on a variety of criteria, including (but not limited to) applicants' talents and achievements, exceptional academic excellence, evidence of commitment to social justice work, demonstrated leadership ability, and promise for ministerial leadership and service to churches. These scholarships cover the full cost of tuition plus a \$13,000 annual stipend (\$6,500 per term) for other educational and living expenses.

Receipt of merit scholarships requires full-time enrollment (nine credits or more per term). The annual stipend for educational and living expenses is limited to six terms for M.Div. students and four terms for M.A.R. students. Changes in a student's enrollment status or degree may result in a change to the scholarship amount or may render a student ineligible for the merit award. Scholarships are renewable annually, provided the student maintains satisfactory academic progress and completes a YDS financial aid application each year.

Institute of Sacred Music students are eligible for full-tuition scholarships and may compete for ISM merit awards.

For more information, visit the Affording YDS webpage (<https://divinity.yale.edu/admissions-aid/tuition-and-financial-aid/affording-yds>).

NEED-BASED SCHOLARSHIPS

All YDS scholarship awards are administered through the Office of Financial Aid. A scholarship award is a gift without any expectation of repayment and is renewable. Named scholarship funds provide an important portion of the YDS scholarship budget but are not administered separately from this budget and do not require a separate application.

Need-based scholarships are available to students who show demonstrated financial need according to U.S. federal and/or YDS institutional policies. These scholarships cover the full cost of tuition. Scholarships for full-time M.Div. and M.A.R. students also include a \$4,250 annual stipend (\$2,125 per term) for other educational and living expenses. Receipt of annual stipends is limited to six terms for M.Div. students and four terms for M.A.R. students.

Changes in a student's enrollment status or degree may result in a change to the scholarship amount. Students enrolled part time do not qualify for stipends. Awards are renewable annually, provided the student maintains satisfactory academic progress,

completes a YDS financial aid application each year, and does not have a substantial change in demonstrated need.

VETERANS BENEFITS

For information about eligibility and application for educational benefits for veterans, visit the United States Department of Veterans Affairs website at (<http://benefits.va.gov/gibill>). To have your enrollment certified to the Veterans Administration, contact Yale's veteran and military student resource coordinator in the university financial aid office.

LOANS

YDS utilizes the William D. Ford Federal Direct Loan Program (unsubsidized) and the federal Grad PLUS Loan Program. A student must be a U.S. citizen or permanent resident and enrolled at least half time in a degree program (six credits or more per term) to qualify for federal loans. Students may also use private ("alternative") loans to cover educational costs. For more information, visit the university's financial aid website page on loans for graduate and professional students (<https://finaid.yale.edu/graduate-loans>).

EMPLOYMENT

Students are eligible to work on campus regardless of financial aid status. The resources of the university's student employment office are available to all YDS students (<https://yalestudentjobs.org>). Per university policy, student employees may work a maximum of nineteen hours per week during the academic term; this limit does not apply during term-time recess periods or during the summer. Ten to fifteen hours of work per week during the academic year are recommended for students receiving need-based aid. However, students must determine their own capacity to balance work with school and other responsibilities both during the term and when school is not in session.

U.S. citizens and permanent residents may be eligible to receive Federal Work-Study funds to help secure jobs on campus or with nonprofit agencies off campus. The Office of Financial Aid determines a student's Federal Work-Study eligibility based on federal regulations, and eligibility is noted in the university's student employment system for potential employers to view.

Students in YDS occasionally have the opportunity to serve as teaching fellows in Yale College courses. Such opportunities normally arise only when the student has an unusually strong background in the subject of the course. The associate dean for academic affairs must approve all plans to serve as a teaching fellow before negotiations are concluded with the department offering the course and before the course actually begins to meet.