

MINING FOR ALL OPTIONS

FUNDING YOUR GRADUATE EDUCATION

Congratulations! You've made the decision to further your education and advance your career in the process.

If you're worried about how to afford this next step, fear not. Funding your graduate education can seem much more attainable once you mine for all options first. There are plenty of resources worth exploring to help cover tuition and beyond.



ASK YOUR EMPLOYER

Start by asking if your organization has a tuition benefit. Do your research and make a compelling argument for how a graduate degree or certificate could help you grow within the organization.



HAVE YOU EVER SERVED IN THE MILITARY?

If so, the Military Student Success Center (MSSC) at UTEP can help you find access to available resources. For instance, you may be eligible for graduate benefits under the GI Bill. At a public school, the GI Bill can pay 80% to all of your full resident tuition. At a private school, it'll pay up to \$22,805.34. If you've served more than 24 months in the military, it's definitely an option worth exploring.



APPLY FOR SCHOLARSHIPS AND FELLOWSHIPS

Graduate programs often have scholarships and fellowships to award based on merit. Make sure to check with the Office of Scholarships to see what may be available. Then, work with an enrollment counselor to evaluate your options based on your program and eligibility.



SEEK FINANCIAL AID AND GRANTS

If you're considering taking on loans to pay for a graduate program upfront, make sure to borrow wisely. File a Free Application for Federal Student Aid (FAFSA) early, and do your research on Perkins, Stafford, and Graduate PLUS loans – each comes with unique interest rates, fees, and maximums to consider before committing.



A JOB IN HIGHER EDUCATION

Did you know that most schools offer a tuition benefit to faculty and staff? If you work in higher education, see if there's a tuition benefit available – you may be able to take classes part-time as you work and greatly cut down on your tuition costs in the process.



DON'T FORGET YOUR TAX CREDIT

When all is said and done, make sure you don't leave money on the table during tax season. The Lifetime Learning Tax Credit could be a helping boost to the tune of \$2,000 in tax relief. Though it won't be money upfront, it could help offset some of your education expenses to help make a degree more attainable.



Now that you've mined through these options for financial assistance, we have one more bit of good news: **Getting your degree online can help make a difference in costs**, and UTEP offers online graduate degrees and certificates to help you advance your career.

Have questions? Speak with one of our enrollment counselors today.



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