

Life after GSSP: Some Practical Considerations

Funded students receive guarantees of four or five years of funding, depending on whether they enter the program with a Bachelor's or Master's degree and contingent on making normal progress toward degree. Some students are able to complete the PhD within the four or five year funding allotment. Many students are not able to do so. What are your options once GSSP runs out?

Our department has been able to support many students as instructors after their GSSP expires. We have two mechanisms for this form of support: GSSP Lite (which requires you to register for three credit hours) or Lecturer (which requires you to register for one credit hour per semester).

- 1) **GSSP Lite:** You can register for three (3) credits for the Fall, receive GSSP "Health Insurance only" (called GSSP Lite) and are paid a biweekly salary for teaching a class(es). The qualifying appointment will be \$4,625 per course (normally one per semester or \$9,250 for two semesters). In rare circumstances due to department need, some graduate students are asked to teach two classes in one semester for \$9,250. Students are required to pay their tuition costs and associated fees, but they continue to receive the graduate student health plan.
- 2) **Lecturer:** Alternatively, you can register for one (1) credit, apply for the Lecturer job posting at <https://jobs.ncsu.edu/session/new>, and, when chosen through the lecturer application process, get paid for teaching a class(es). You will be responsible for paying for your healthcare out of pocket from a private source outside the university or pay for it out of pocket here through NCSU (this current year the premium was posted as \$1,293.88 per semester -- subject to change -- plus there is a \$507 health fee per semester, so a total of \$1801/semester). HR may also require a background check and an updated I-9 when you apply and are accepted for a lecturer job at NCSU.

FICA Tax Exemption: The lecturer option has a small "catch": the student FICA tax exemption requires you to register for at least three credits in the Fall & Spring semesters or you will lose your student tax exemption. Rules can be found here:

<https://controller.ofa.ncsu.edu/payroll/your-taxes-as-a-student/>

Health Insurance Differences: On the university student plan, students will be responsible for paying co-pays (if they decide to see a doctor outside of the Student Health Center). The RA/TA plan does not make students pay these co-pays. Deductibles vary as well.

Student Loans: Students should be aware that becoming a Lecturer drops their credit hours below full time thereby no longer making them eligible for student loan deferments and resulting in the beginning of student loan payments. This is not the case for students on GSSP-lite who enroll in three credit hours.

Caveat emptor: Employment as either GSSP-lite or lecturer status is not a guarantee. It is contingent on departmental funding levels. Also, classes may be cancelled if enrollments are especially low. This is a means to help students get by while they put the finishing touches on their dissertations. It is not a long term means of employment. In fact, it is not likely a sufficient short term option, as many students have to supplement this employment with student loans or some other source of funding in order to meet their basic needs.

Another possibility is to find employment outside of the department while you finish up. Many of our students have been successful in finding employment as data analysts in the many private or non-profit research organizations in the Triangle and elsewhere. The obvious benefit is the better pay. At the same time, it can be difficult to find a good job. Also, working full time can make it very difficult to finish your dissertation. Other students have found employment serving as an instructor at one of the many local colleges and universities. The pay is not nearly as good as what you might be able to get as a data analyst, but it is great experience for students who are especially interested in teaching intensive careers.

Faculty and staff are not allowed to give you advice as to which option to choose, so it is important that each student carefully weigh their options and have a plan in place in advance of their final semester on GSSP. It is a good idea to talk to your dissertation supervisor, the DGP, and your graduate student peers about effectively navigating this transition.

Deadlines:

If you select GSSP lite, you must notify Linda no later than March 25.

If you select Lecturer, you must notify Linda immediately, the sooner the better.