Information for New T32 Training Grant predoc Trainees

There are several things that you as an NIH T32 trainee must do and think about prior to the start of your tenure. The University looks at students on fellowships or training grants differently, since the NIH pays your stipend. They are listed below:

1. **Stipend Payments:** Your stipend does not change and is covered over the course of your time on the grant. However, how you receive the money does change. The University pays your stipend into a personal Student Awards System Account used for fellowships and awards. You can have your stipend awarded month to month and request direct deposit to your bank account. Alternatively, you can pick the check up or have it mailed to you. Please contact Teresa Thompson (teresa@umd.edu; 5-4173) in the CBMG business office (1109 Microbiology Bldg) ASAP so she can set up your Awards Account, if you don't already have one. This will take about a week.

2. **Tuition and Fees:** Tuition and Fees will be paid directly by the training grant; you will not have to do anything. If for some reason you are billed for Tuition or Fees, please contact Dr. McIver or Teresa Thompson and it will be dealt with.

3. **Insurance Payments:** The training grant provides $4,200 per year that can be applied towards your health insurance. This money is deposited in your personal Student Awards System Account along with your stipend in the same monthly allotments. Unfortunately, if you currently have health insurance through the University, it is not continued while you are on the training grant. This means **you will have to obtain insurance through a different provider.** Most students have gone online to CareFirst Blue Choice, United Healthcare (UHC) or similar vendor and purchased monthly insurance similar to the coverage they have now. If you are covered on another plan (spouse, parents), you will not receive that money for insurance, but let Dr. Simon know. If your coverage exceeds $4,200, an additional cost must be supplemented by your PI using non-NIH funds.

4. **NIH ERA Commons Account:** Trainees must be registered on the NIH ERA Commons, a web portal used by NIH to administer grants. If you don't already have a username and password for ERA Commons, you need to go to the U. Maryland Office of Research Administration (ORAA) website at http://www.ora.umd.edu and click the “NIH Commons Registration” link under “E-SUBMISSION” on the top of the page. Request registration as a non-PI or fellow and ORAA will contact you with your username and password. Sign in and fill out your Personal Profile on menu bar (Personal info, Race/ethnicity, Address, Degrees, etc). Then contact Dr. Simon (simona@umd.edu) and provide her with your username. Additional instructions will then be provided.

5. **Estimated Taxes:** Because federal fellowships (NIH, NSF) and the University don't allow taxes to be deducted directly from your stipend, you will have to pay your own taxes in a process called Estimated Taxes. There is more detailed information at the following IRS website: http://www.irs.gov/businesses/small/article/0,,id=110413,00.html. Essentially, you will pay 4 quarterly payments over the year (typically based on your previous years taxes) to the IRS instead of having it deducted from your paycheck each month. This means you will seem to make more money, but remember you still have to pay your tax payments. As soon as you leave the training grant, your taxes will be deducted and you can stop paying estimated taxes. Important for tax purposes, you are NOT self-employed and thus are not responsible for FICA (claim Fellowship).