Summer 2026 Registration and FICA Taxes

For Graduate Assistants

In Short: To avoid having FICA taxes taken out of summer Graduate Assistant pay, domestic Graduate Assistants must be enrolled in at least 3 credits at all times during their summer appointment.

What is FICA?

FICA is a type of tax that consists of Social Security and Medicare.

- **Your share (If you are required to pay)**: 7.65% is automatically taken out of your Graduate Assistant gross pay.
- **UMBC'S share:** UMBC pays an equal matching amount for you.

Tax	Employee Share	Employer Share
Social Security	6.2%	6.2%
Medicare	1.45%	1.45%
Total	**7.65%**	**7.65%**

Who might have FICA taxes taken out of their pay?

- **During the Summer (Domestic Students):** must be enrolled in at least 3 credits at all times during their summer appointment to avoid the tax. If a student registers for less than 3 credits, FICA will be deducted.
- **During the Summer (International Students):** on an F-1 or J-1 visa, are generally exempt from FICA taxes regardless of summer credits, unless they have lived in the U.S. long enough to become a resident for tax purposes. International students should review IRS guidance to determine whether they qualify.

How to maintain FICA exemption during summer.

- Graduate Assistants must register for at least 3 credits during their entire summer appointment.
- If regular coursework or research credits do not total at least 3 credits, GRAD 603 may help meet the 3-credit minimum.

About GRAD 603

- **Free credits**: Provides 2 no-cost credits toward the 3-credit registration minimum.
- **Stackable:** Can be paired with at least 1-credit of coursework or research.
- **Optional:** Not required for FICA exemption but serves as a way to meet the credit threshold.

Ph.D. students who have reached candidacy

Ph.D. students who have reached candidacy may register for either 898 or 899 for summer FICA exemption, when appropriate for their degree progress.

Questions?

Students should contact their graduate program or department for registration guidance. Departments should contact The Graduate School if they need help determining the appropriate registration option.

Summer Registration Cost Guide for Graduate Assistants

FICA Exemption and Summer Financial Aid Eligibility

Purpose: This companion guide shows examples of summer registration options and estimated costs for Graduate Assistants who need to meet FICA exemption requirements and/or summer financial aid enrollment requirements. Official tuition and fee rates are maintained by Student Business Services.

Quick Summary

FICA Exemption	GRAD 603	Summer Financial Aid
Domestic Graduate Assistants must be enrolled in at least 3 credits during their summer appointment to avoid FICA taxes being taken out of their pay.	GRAD 603 carries 2 credits at no cost. It may help a student reach the 3-credit FICA threshold, but it is not required if the student is already enrolled in enough eligible credits.	Domestic graduate students must be enrolled in at least 6 total summer credits to be eligible for summer financial aid. GRAD 603 does not count toward the 6-credit requirement.

Examples of Registration Options for Summer FICA Exemption

Use this table when a domestic Graduate Assistant needs to meet the 3-credit enrollment threshold for FICA exemption during summer employment.

Course option	Minimum registration	Credits billed	Tuition	Summer Session Fee	Tech Fee	Auxiliary Facilities Fee	Total	Meets 3-credit FICA threshold?	Option
Independent Study	1 credit	1	$818	$20	$19	$28	$885	No	Add GRAD 603 (2 credits) or other eligible credits to reach 3 credits.
799 - Master's Thesis Research (billed at 1/2)	2 credits	1	$818	$20	$19	$28	$885	No	Add GRAD 603 (2 credits) or other eligible credits to reach 3 credits.
898 - Doctoral Pre-Candidacy Research (billed at 1/3)	3 credits	1	$818	$20	$19	$28	$885	Yes	GRAD 603 is not needed for FICA exemption if enrolled in 898.
899 - Doctoral Candidacy Research (billed at 2/9)	9 credits	2	$1,636	$20	$19	$28	$1,703	Yes	GRAD 603 is not needed for FICA exemption if enrolled in 899.

Official tuition and fee rates for a given term are located on Student Business Services’ website.

Examples of Registration Options for Summer Financial Aid Eligibility

Use this table when a domestic graduate student wants to understand the 6-credit summer enrollment requirement for financial aid. GRAD 603 does not count toward the 6 credits required for summer financial aid eligibility.

Course Option	Minimum Registration	Credits Billed	Tuition	Summer Session Fee	Technology Fee	Auxiliary Facilities Fee	Total
Non-research graduate classes	6 credits	6	$4,908	$20	$114	$168	$5,210
799 - Master's Thesis Research (billed at 1/2)	6 credits	3	$2,454	$20	$57	$84	$2,615
898 - Doctoral Pre-Candidacy Research (billed at 1/3)	6 credits	2	$1,636	$20	$38	$56	$1,750
899 - Doctoral Candidacy Research (billed at 2/9)	9 credits	2	$1,636	$20	$38	$56	$1,750

Special Notes

- International Graduate Assistants in F-1, J-1, M-1, or Q-1 status may be FICA-exempt. Students should review IRS guidance and consult the appropriate campus office if they have questions.
- Ph.D. students who have reached candidacy may register for either 898 or 899 for summer FICA exemption.
- Credits billed means the number of credits charged based on differential billing practices. For example, 898 is registered for 3 credits but billed as 1 credit.

Questions and Resources

Summer Programs	Student Business Services
Office of Financial Aid and Scholarships	Office of the Registrar
Graduate School assistantship registration information	IRS guidance on foreign student FICA exemption
IRS guidance on student FICA exception	

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