

Graduate School: The Path to Success

Center for Career & Life Planning

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Making the Decision

Why Consider Graduate School?

There are many reasons to continue your education. You may feel passionate about a subject and want to learn more about it. You may wish to become an expert in a particular field and work closely with other highly knowledgeable people. You may want to increase the salary range available to you. Additionally, certain careers, such as social work, often require an advanced degree. No matter what your reason for pursuing an advanced degree, you need to answer crucial questions:

- What are your long-term goals and how will a graduate degree help you achieve them?
- Are you considering graduate school only to postpone your job search, or are you hoping to further your career goals by going to graduate school?
- What is the “right” degree for you to pursue?
- When is the “right” time to pursue an advanced degree – directly out of undergraduate school or after gaining experience in a particular field?
- Is a master’s degree sufficient for your needs, or is a PhD required? If a doctorate is required, can you gain a master’s degree and subsequently apply for a PhD program, or go straight into a PhD program?

Is this the Right Decision for You?

Good reasons to go to graduate school:

- An advanced degree is required in your intended field.
- You have researched the profession and there is a strong match between your skills, interests, values, career goals, and the program.
- The intellectual challenge of continuing your academic study excites you.
- Obtaining an advanced degree will increase the salary range available to you in your chosen field.

Poor reasons to go to graduate school:

- You do not know what else to do.
- You feel unprepared for the “real world.”
- People you respect went to graduate school, so it seems like a good idea.
- You feel pressure from family or loved ones.

The decision to attend graduate school is an enormous commitment and deserves a great deal of reflection. Thoughtfully process all the advice you receive through the filter of your own skills, interests, values, and career goals.

- **Goals.** As you go through your time at Rollins, work with faculty, staff, family, and friends to clarify your short- and long-term goals. Why do you want to go to graduate school? What do you hope to do with your degree? What are your other priorities, present and future, and how do they fit in with an extended education and career?

- **Time Commitment:** Graduate school education demands a substantial time commitment. Completing a graduate program is a one- to ten-year process, depending upon the degree. Preparation for professional exams following graduate school, if applicable, also can be time consuming and expensive.
- **Expense:** The cost of graduate school must be carefully considered, especially if it will compound unpaid undergraduate expenses. Many graduate programs provide opportunities for offsetting tuition with research positions and teaching assistantships. Grants and scholarships may offer additional sources of funding
- **Timing:** There is not necessarily an advantage or disadvantage in going directly into graduate school from undergraduate work. Taking time off before applying to school may be advantageous because you can devote all your energies during senior year to your academics, and your entire academic record will be available by the time you apply. There are some programs, however, that expect applicants to come directly from undergraduate programs, particularly in the sciences. If you have no work experience, it may be advisable to take time to gain that experience. Employers often expect work experience, even if the candidate holds a master’s degree.

Timeline for Decision Making

Application deadlines for graduate school are usually set in December of the year prior to, or in January of the year of anticipated entry. Determine the deadlines for programs that interest you (and remember to check for application deadline updates). Use the timeline below with respect to the deadlines for application to graduate programs.

24-36 months before application deadline	12-24 months before application deadline	6-18 months before application deadline
<p>Take courses in the areas of interest:</p> <ul style="list-style-type: none"> • Explore or verify your interests by taking coursework in areas of interest. • Add to your knowledge of the field; challenge yourself to articulate your interest areas in light of information gained through coursework. 	<p>Define your career goals and which graduate program will help you reach those goals:</p> <ul style="list-style-type: none"> • Use assessments such as Focus 2 to narrow down career interests and potential specializations within your field of interest. <p>Participate in research projects related to your program of interest:</p> <ul style="list-style-type: none"> • Use research projects as an opportunity to get to know faculty members, learn even more about your area of interest, and develop useful career contacts. <p>Participate in Internships and on-campus employment:</p> <ul style="list-style-type: none"> • Learn more about the subject, focusing in on your specific interest area • Develop contacts in the field of study or in the associated career field. 	<p>Research schools and relevant graduate programs:</p> <p>Use graduate school directories linked on the CCLP website to identify programs that fit your criteria</p> <ul style="list-style-type: none"> • Know which graduate exam is required for entry into your target program. Make sure you prepare for and take the appropriate exam in time to retake if necessary.

Timeline for Application

Note: This timeline is based on December deadlines.

Month	Action	Completed
May	Research schools; gather information and begin narrowing your choices.	
May	Take a practice graduate school entrance exam to become familiar and more comfortable with the content, instructions, and format. This will increase the likelihood that you will perform up to your ability on the actual examination. The Center for Career & Life Planning offers practice exams during fall and spring semesters.	
June	Take a graduate school exam preparation course.	
June	Register for the appropriate graduate school entrance exam, if necessary.	
July	Request information from schools of interest.	
July	Talk with professors; get recommendations for good-fit programs and networking contacts.	
August	Update your resume.	
August	Take a graduate school entrance exam; if you are not happy with your scores, take it again.	
August	Consider which faculty members to ask for letters of recommendation.	
August	Examine each school's application and note (a) due dates for each application, and (b) specific questions or essay topics that require your attention.	
September	Construct the first draft of your personal statement.	
September	Finalize your list of prospective schools.	
September	From each institution you are considering, choose a professor whose research interest mirrors your own and familiarize yourself with his/her work.	
September	Register for GRE subject tests, if necessary. They are administered only 3 times per year.	
September	Have your resume and personal statement reviewed by a Career & Life Planning professional or an appropriate faculty member.	
September	Research sources for financial aid. Consider fellowships, assistantships, tuition remission, loans, and external fellowships. Graduate programs sometimes pay for tuition, fees, professional memberships, travel to professional conferences/meetings, and health insurance. Clarify what is and is not covered by the graduate institution.	
October	Request official transcripts.	
October	Put finishing touches on your resume and personal statement. Spell check everything!	
October	Request letters of recommendation, providing transcript, each program's recommendation form, and your personal statement to make your recommender's job easier.	
November	Take the GRE subject test, if required. Make sure your scores are sent directly to schools.	
November	Apply for financial aid: complete the FAFSA online (gather your tax forms before you begin), and research fellowships as well as private loans and grants.	
December	Complete and submit applications, keeping copies of every section for your records.	
December	Verify that your recommendations have been sent.	
December	Look for notification confirming that schools have received your application. Otherwise, contact them before the deadline to verify that they have received your application.	
January-March	Prepare for admissions interviews (where applicable). Choose questions you want to ask and prepare your answers to commonly asked questions. After using InterviewStream to practice, contact the Center for Career & Life Planning to request a mock interview.	
April	Appeal the aid package (or apply for alternative funding) if the amount the school offers you does not meet your needs.	
April	Visit schools to which you have been accepted.	

Selecting Schools and Programs

Determining whether to apply for a master's or PhD program is one of several decisions in the selection process. Researching and selecting graduate programs requires proactive exploration and inquiry.

There is obviously a great deal to consider during the application process. You can learn about your field with a combination of strategies that include:

Engaging in on-going conversations with:

- Faculty
- Teaching Assistants
- Lab and internship supervisors
- Alumni

Attending events sponsored by The Center for Career & Life Planning and others, both on and off campus, including:

- Panel discussions
- Outreach presentations
- Lectures
- Career fairs

Gaining hands-on experience by participating in:

- Labs
- Internships
- Fellowships
- Writing research papers
- Tutoring other students

A great deal of credence is given to rankings of graduate schools, predominantly those created by *US News & World Report*. If you do take rankings into consideration, please be mindful of the criteria upon which schools are ranked, many of which may not be necessarily what is important to you. "Top" schools are highly regarded with or without the rankings. Graduates of these schools have the benefit of the schools' national recognition and alumni network. At the same time, many fine schools may be ranked "lower" but still provide an excellent education. Your faculty mentors and contacts in your chosen field will be able to provide guidance on programs that best fit your interests and goals.

You may want to consider:

- **Reputation of program and faculty.** Gather information through discussions with faculty, Teaching Assistants, and supervisors as well as by staying current on professional journals, websites, articles, and blogs.
- **Geography.** Many applicants choose specific locations because of family obligations. Additionally, it may be important to know where you would like to work after completing your graduate degree. The faculty members, part-time employers, internship and clinical supervisors, and classmates you connect with during graduate school become the network that plays an important role in your job search.
- **Cost.** State schools generally have lower tuition rates for in-state students. Availability of teaching or research positions is generally the largest cost factor for applicants. On-campus employment in Residence Life may be unrelated to the program of choice, but can help fund graduate studies.
- **Fit.** The importance of visiting schools prior to entering a graduate program is dramatically increasing. The significance of "fit" cannot be overstated, and is difficult to assess without a visit. Graduate schools have different "personalities" and some may be more suitable for you than others. Ask questions about factors important to you, such as accessibility of faculty, competitiveness of students, quality of labs or studio space, and helpfulness of library staff.

For PhD Programs: In the PhD application process most likely you will have direct contact with program faculty as well as the admissions departments. Who are the faculty with whom you want to work? What do you know of their research? How do your interests complement the direction of the faculty or department? For PhD programs, faculty members make the ultimate decisions on candidate admissions. After you have identified faculty members in each potential graduate program, read their publications or papers. Junior year is not too early to start this process. When contacting faculty, it is imperative that you individualize each letter or email, outlining how their work and your interests and skills are a good match. Keep these emails short and to the point; faculty receive many emails from prospective students in addition to their ongoing work. Avoid indicating to more than one faculty member in a program that working on his or her research is your first choice. Departments tend to be small, and candidates' applications may be discussed among faculty.

For Master's Programs: The application process for master's programs most often goes through an admissions office. There are many similarities in researching PhD and master's programs. To the extent possible, it is a good idea to visit the programs in which you are interested. As you conduct your research, make sure that the program or university has received appropriate accreditation through an appropriate accrediting body.

For International Programs: Generally speaking, master's programs in other countries do not require an entrance exam, and a letter of intent that states your educational goals is used in lieu of a statement of purpose. The process is much more abbreviated than in US programs.

Expectations: No matter where you decide to apply, you are competing with many other strong, well-qualified applicants. High exam scores and an impressive GPA do not guarantee admission. For that reason, you will be well served to apply to some schools for which you may consider yourself overqualified. Excellent faculty and opportunities can be found at those schools as well as at prestigious, nationally known schools. You should consider schools based on their ability to meet your needs and goals, rather than on their rankings. Do **not**, however, apply to a program from which you would be unhappy to graduate.

Preparing the Application

Candidates make their case for admissions through:

- Transcripts
- Entrance exam scores
- Stated interest in the program
- Demonstrated interest in the program through work or internships, research, etc.
- Personal Statements
- Letters of recommendation
- Research proposal with faculty member, if required
- Publication and thesis work, if applicable

Graduate schools want to admit students who will succeed in school and truly stand out in their chosen profession. That determination is based upon objective criteria – your exam scores and transcript, and subjective criteria – your personal statement, letters of recommendation, and experience. Your GPA and graduate admission test scores are certainly important, but you do not need to have a 4.0 and a perfect score on the exam to get into a program that will meet your needs.

Transcripts

Request a copy of your transcripts from the Office of Student Records. Keep in mind that

the beginning and end of each semester are particularly busy, so time your request accordingly. If you attended another institution of higher education, request an official transcript from that institution as well. Generally speaking, applicants no longer need transcript information from study abroad experience, but check your application forms carefully to verify exact requirements.

If you have withdrawn from a course or selected to take a course “pass/fail” this is unlikely to impair your application. Numerous withdraws or “pass/fail” grades will, however, alert an admissions committee to a potential academic problem. In the same vein, if your transcript has any “Incompletes” it is in your best interest to resolve the issue with faculty prior to graduation.

It is important that you check your transcript carefully, especially before graduation. While the possibility of finding an “Incomplete” or some other “red flag” on your transcript is remote, check it in a timely manner so that corrections can be made prior to graduation.

Entrance Exams

Look closely at the requirements of each of your applications. The two most common required entrance exams are the GRE (general test and/or subject test) and GMAT. Other entrance exams, such as LSAT, MCAT, and DAT, may be required based on the program. Be aware that scores can take three to six weeks to be reported to the programs to which you apply. Keep this in mind when deciding when to take the exam, particularly if you find yourself close to the application deadline. The time to take the exam is when you feel well prepared.

Depending upon your circumstances, if you are applying directly out of undergraduate school, you may prefer to take the exam the summer before you submit your applications. This would allow you to focus entirely on your coursework during the fall. Completing the exam during the summer ensures that your

score will be available in plenty of time, allowing you to research schools to which you may wish to apply based upon that score. **Your scores are valid for five years.** You may take the exam multiple times. While graduate institutions tend to look at your higher scores, it is best to consult with each school to see how they view multiple scores.

Students frequently ask whether they should take a course to prepare for their graduate admissions exam or simply study on their own. There is no simple answer to this question, but as a general rule you should consider how you learn best. If you used a test preparation course for the SAT and found it useful, you may feel most confident taking a course for your graduate admissions exam as well.

Subject Tests

Paper-based Subject Tests are often required for PhD programs and generally optional for master's programs. They take 2 hours and 50 minutes and are offered in:

- Biology
- Chemistry
- Literature in English
- Mathematics
- Physics
- Psychology

The key to success with testing is understanding the structure and methodology of the exam. By reviewing responses to each question, you will begin to see patterns in the types of questions. You may also find that certain sections are more challenging than others. Without neglecting those in which you succeed with some ease, focus on those that are more challenging.

You may request special test-taking accommodations, but your need for them must be documented. Making the request does not guarantee the accommodations will be provided. The Accommodation Request Packet is available online.

Generally speaking, if you prepared as much as possible for the exam and still were dissatisfied with your score, retaking the exam is not recommended. Most people do not improve their scores dramatically upon retaking the exam unless they were unprepared, or had something happen near or on the exam date that had a strong impact on their performance. If, on the other hand, you felt unprepared for the exam, more time and additional preparation may help you improve your score.

For specific information on the GRE, GMAT, LSAT, MCAT, and DAT, refer to exam-specific websites. You may access links to a selection of exams through the Center for Career & Life Planning (CCLP) website.

GPA

Admissions committee members look at the GPA within the context of the institution from which it comes and the rigor of the academic program(s) of each applicant. The average GPA and the weight it is given varies by program. If your GPA is a serious issue, you may want to consider a post baccalaureate program to demonstrate improvement in your academic abilities, but this is a serious step with significant financial implications.

Statements of Purpose/Personal Statements

Most graduate school applications require that you respond to a number of questions they pose. Your previous efforts, beginning with an understanding of your goals, and the research done on various programs will have prepared you well to answer these questions. One of the most common prompts, in some variation, is “Why do you want to pursue this degree; why at this school; and what do you plan to do with it once you obtain it?” It is essential that your response to this kind of question is thoughtful, concise, powerful, and persuasive.

Some programs require a personal statement. This essay provides a glimpse into the person behind the data; it is a terrific opportunity to make yourself stand out from all the other bright, hard-working applicants and showcase your writing ability. For many candidates, a well-written, well-conceived personal statement can mean the difference between getting into the school of their choice and being wait-listed or denied admission. Your statement should be interesting and well-written. General personal statements pose the question “who are you?” If the question is more specific, it should be meticulously answered. Be sure to read each school’s requirements carefully. Most schools ask for two pages double-spaced, some want only one page, and other schools allow for more length. The key is to carefully follow the instructions provided by each program.

Before you begin writing:

- Research the school, the graduate program, the faculty, and possible areas of focus within the graduate field of study and/or associated career field.
- Have a very clear understanding of why you want to go to graduate school, and why each school is a good fit with your background and interests.
- Think about what makes you unique. An experience or person in your life may have molded you or contributed to your desire to attend graduate school. Do you have a hobby or artistic ability about which you are passionate?
- Determine how you can express what distinguishes you from other applicants and how your goals or research interests match the program and its faculty.
- Be aware of your long-range goals, how an advanced degree will help you achieve those goals, and how you might use your degree in the future.
- Be ready to articulate the most compelling reasons for the program to accept your application.
- Consider referring to specific elements of the program that are a good fit for you.

As you write your personal statement:

<p>DO:</p> <ul style="list-style-type: none">• Keep your audience in mind• Be accurate and be yourself• Let the reader know who you are, what motivates you, what characteristics come together to make you unique• Use the active voice and avoid passive verbs; using “I” is expected in a statement about you• Make connections between your experience and the resulting value or meaning to you• Use specific examples to illustrate connections you have made, conclusions you have reached, and insights you have gained from your experiences• Point out specific institution and program features that appeal to you• Include academic distinctions (publications, study abroad, internships) related to your goals• Include information that puts your achievements into perspective (e.g., working full-time during your undergraduate education)• Include any special skills that may make you a preferred candidate (e.g., research, computer, laboratory, foreign language skills)• Open the essay with creativity and imagination to capture the reader’s attention• Make your point early; focus on the positive• Follow instructions carefully• Keep your statement concise and within the word-count limit• Consider this a persuasive essay• Use your conclusion to pull everything together and make a final attempt to sell yourself to the graduate program• When it is absolutely necessary to explain shortfalls or deficiencies, consider using an addendum rather than including this in your personal statement• Enlist others to proofread for grammar, syntax, punctuation, word usage, and style• Use a highly readable font with conventional spacing and margins	<p>DO NOT:</p> <ul style="list-style-type: none">• Write your autobiography or simply reiterate information from your application or resume• Fall into the trap of “I’ve always wanted to be...”• Compose a list of your achievements and personal qualities• Generalize, lecture, whine, or present yourself as an expert in the field of study• Pretend to be the “ideal” applicant• Include anything that you cannot substantiate or anything that is untrue• Talk about money as a motivating factor in your plans for the future• Discuss your minority status or disadvantaged background unless you have a compelling and unique story that relates directly to it• Remind the school of its ranking; they know• Waste your personal statement opportunity with a silly introduction or conclusion• Use a gimmicky style or format• Submit supplemental materials unless the school requests them• Get the name of the school wrong• Use clichés and common information. You will not be the only applicant who claims to be intelligent, hardworking, and motivated to pursue an advanced degree• Include high school accomplishments, as they are almost always irrelevant at this point in your professional development• Risk writing about a controversial topic. Consider your audience. If you feel passionate about a topic, be aware that your audience may not share your strong opinions• Address problems or weaknesses in your personal statement. Keep the personal statement positive, even if the subject is overcoming adversity• Disclose aspects of yourself (personal, medical, religious, etc.) that you are uncomfortable sharing• Use sensationalistic stories that are unrelated to your program of interest
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Content

- Focus on your specific interests and goals as they pertain to academics
- Determine what questions are being asked and answer them fully, paying careful attention to those that have multiple parts
- Typically, graduate programs want to learn:
 - What your purpose is in choosing graduate studies
 - What your area of focus will be
 - How you will use your graduate studies in your career or future plans
 - How your academic and extracurricular experiences combine to make you a unique candidate
 - What problems or inconsistencies appear in your records/grades/scores, as well as what you have done to address these issues or specific positive qualities that may temper this information
 - What additional commitments/responsibilities you have that may present challenges (such as a significant workload outside of school) and (as above) what your plans are to address the situation and/or what positive qualities may serve to balance or temper this
 - What made you choose the specific institution to which you are applying
 - Who you are!

Style and Approach

The perfect style and approach to writing a personal statement is the one that best fits who you are as an individual. Beyond that, the style should be clear, well-organized, and specific with special attention given to transitions that facilitate the flow of the document.

Recommendation Letters

Admissions committees want to be assured that you will succeed academically in the rigors of graduate school. For this, they turn to those who have been closely involved in your learning. Generally, they want to hear from two faculty members who can speak to your research and writing abilities, your ability to grasp abstract concepts, your intellectual curiosity, and your ability to work through course material and research that challenged you. They also want to be informed of your leadership, motivation, judgment, and work ethic. It is to your advantage to request the letter of recommendation from someone who knows you well. Admissions committee members read thousands of these letters and can easily tell whether a recommender knows you well or not. Please read each application carefully. There are a few schools that want only one letter of recommendation; many ask for three.

Be sure to follow the explicit directions of the school when completing every section of your application.

When requesting letters of recommendation, it is best to make an appointment with your letter writers well in advance of when the letters are due. While faculty preferences will differ, they will probably want **at least** four weeks' notice. You may want to approach them with a question like "Do you feel comfortable enough with my work, and have the time, to write a positive letter of recommendation for me?" If the faculty member agrees, provide him or her with the materials you have, including the following:

- Copies of any papers or lab reports you may have written for that class
- Your updated resume or a portfolio of your work
- Your current transcript
- A statement of why you want to go to graduate school
- A brief description of the program(s) to which you are applying, especially if it is something outside of the faculty member's area of research or expertise
- A draft of your statement of purpose, if available
- Recommendation links or forms from the schools, stamped envelopes if the recommendation is to be mailed, and a list of your schools and the dates when recommendations are due (you may want to inform faculty of the dates when you actually submit your applications so that they know where you are in the process); or information on how to submit letters electronically

You may want to suggest areas of your accomplishments for letter writers to cover that are not addressed in other areas of your application. These letters are platforms for new information about you that the admission committee members have not yet seen. You have the right to see your letters of recommendation, but you are encouraged to waive that right. Admissions decision makers report feeling more confident reading letters that the applicant never sees because the writers can be totally frank.

Resume

A current version of your resume is required by most schools. Resume writing guides are available in the Center for Career & Life Planning or on the CCLP website.

Application Fee

Costs for applying to graduate school vary. Be sure to look at the application to find out what the fees are. Some universities will waive the application fee for students who can demonstrate financial need. Speak with the Office of Financial Aid to obtain a letter documenting your financial need.

Campus Visits/Campus Interview

Most PhD programs and some master's programs require an interview with candidates. Even if it is not required, it is highly recommended that candidates participate in an interview if the opportunity is provided. Visits to programs are generally offered in the late winter or early spring and are one to two days in length. In addition to meeting with faculty, candidates generally spend time with current graduate students, often in social situations, including meals. It is essential to remember that you may be evaluated by anyone you meet during this visit. An interview allows you an opportunity, beyond your essay or personal statement, to make the case for your acceptance. Preparation for any interview is your key to success.

Ask yourself the following:

- What are the questions that might be asked?
- What is this program seeking in applicants?
- What can you contribute to the program and the field?
- How will you benefit from the program?
- How will the program contribute to your career goals?
- What do you want the interviewer to know about you?
- What are some questions you would like to ask (be sure these are based on your research)?

Preparation tips:

- Practice the interview in a mirror.
- Use video equipment to record your practice interviews.
- Use InterviewStream to practice your interviewing skills.
- Schedule a mock interview through CCLP; get feedback and discuss suggestions.

After each interview, remember to send a thank you note to your interviewer.

Financing Graduate School

Graduate school is an important investment in your future. Consider the financial aid process as seriously as you do the application process. During your undergraduate years, spend your money wisely and pay your bills on time to build a good credit record. Questionable credit will affect your ability to borrow money for graduate school and to make other investments or large purchases. To keep debt to a minimum, consider state-supported schools or schools that offer merit-based aid.

Reporting Income

Submitting the Free Application for Federal Student Aid (FAFSA) form is **REQUIRED** in order to be considered for financial aid, including federal, state, and institutional aid. The FAFSA can be submitted as early as October 1 in the year prior to your anticipated entry into graduate school. While FAFSA is required for all federal student loan programs, it is also used by some schools to collect information for their own institutional aid. Do NOT wait until after you are admitted to a school to complete the FAFSA. On the FAFSA form, you can list up to six schools where you want reports to be sent. Check <https://fafsa.ed.gov/> for additional information and updates.

Sources of Funds

Grants and Scholarships

Grants and scholarships are awarded by schools based upon criteria set by the school, which can include academic merit, financial need, ethnicity, specific talents, residency, or other qualifications.

Teaching/Research Assistant Positions

Most PhD programs, and some master's programs, offer teaching or research assistant positions. These part-time positions assist faculty in course work or research.

Other Assistantships and Employment on Campus

Some schools have listings of other assistantship opportunities that may be available to you. Generally, these require a separate application and are open to students in a number of programs. Additionally, many students work on-campus during graduate school. Jobs are often plentiful, and on-campus offices may prefer to hire graduate students because of the nature of the jobs. Before working on campus, however, it is best to verify if your individual program will allow you the time to do so.

Personal Savings/Family Support

To the extent possible, set aside your own funds to help pay for graduate school. Speak candidly with family members about whether they can help with school expenses, which may include tuition, room and board, books and supplies, and transportation. If personal or family resources are not available to you, there may be options to borrow public or private money to support your education.

Federal Loans

Many students rely primarily on federal loan programs to finance graduate school. Total federal aid is currently available to cover, but not exceed, your student expense budget. Because you are applying for graduate study, you are considered independent of your parents for these loans. Visit <https://studentaid.ed.gov/sa/types/loans> for information about the following federal loans:

- Federal Stafford (Subsidized) and Direct (Ford) Loan
- Federal Stafford (Unsubsidized) and Direct (Ford) Loan
- Graduate PLUS Loans for Students
- Federal Perkins Loans: these low-interest loans are available at some schools. Each student's award is determined by the school, based on information obtained from the FAFSA (Free Application for Federal Student Aid).

Private Loans

If federal loans and personal funds are insufficient to cover the costs of school, students may resort to private loans secured from banks and other lending institutions. Work with your program's financial aid office before making final decisions about financing your education.

Outside Scholarships

Many scholarships (outside of institutional scholarships) are available to student who fit certain criteria. Two comprehensive scholarship websites can be found at www.fastweb.com.

Receiving Admission Decisions

In many ways this process is similar to undergraduate admissions decisions. You may hear of your acceptance any time beginning in late winter and possibly as late as July if you are waitlisted. The schools to which you apply will contact you directly with their decisions.

Early Acceptance/Early Admission

This option varies from school to school. Generally, if you are accepted early, schools will ask for some level of financial commitment from you. Read each school's policy carefully. Some require you to withdraw applications at other schools once you are accepted to their program. While this kind of early admission may relieve you of the stress of waiting, it can be limiting particularly in finding out about any financial aid packages you may have been offered from other schools.

Deferrals

It has become more common for schools to allow a **limited** number of accepted students to defer the start of their graduate program for a brief amount of time, typically one year. Schools' policies on this differ greatly. Generally, a candidate's request to defer may be accommodated if there is a financial reason, a family matter, or acceptance into a fellowship/service program. You should contact the school directly, however, and not assume the deferral will be granted. If it is granted, request that the response be put in writing, even if it is simply an email.

Waitlisted

Being placed on a waitlist can be an extremely stressful situation. On one hand, it does mean that the admissions committee found your credentials compelling. On the other hand, you continue to be uncertain about your position at the school, and chances of being accepted from the wait list vary from school to school and from year to year. This will impact your decision making process with other schools. There are some strategies you can employ to improve your chances of being admitted to a school that reserves a decision on your application:

- Provide supplemental materials such as subsequent grades, any honors you received, or perhaps another letter of recommendation.
- Write a letter to the Director of Admissions or an appropriate faculty member, expressing your continued strong interest in the school and why you are a good fit for the program.
- When it seems appropriate, contact the faculty member and Admissions office and ask how you can assist them in making their decision. Be brief and professional in your interactions. You may want to inquire if it is possible to obtain an interview if you have not already had one.

What if You Are Accepted into Multiple Schools?

Depending upon the timing of your acceptance, graduate schools generally provide a significant amount of time before requiring accepted students to make a firm commitment to attend. Of particular note for students admitted to PhD programs with funding: institutions cannot typically ask you to decide before April 15th. The Council of Graduate Schools sets a national deadline so that students have sufficient time to make a decision.

How Can the Center for Career & Life Planning Help?

Making the Decision:

- Focus 2 is a web-based career guidance tool. It contains self-assessments that will help you identify your interests, personality characteristics, abilities, and values as well as corresponding career options. Your results also may help you determine potential areas of specialization. Focus 2 can be accessed through Handshake.
- Graduate School Advising – Career counselors can help you determine whether graduate school is the best choice right now, which jobs require advanced degrees, what type of graduate degree to pursue, and how to gain admission into your program of choice.

Selecting Schools and Programs:

- Using the graduate guides available on the CCLP website can help you to identify potential graduate schools and programs.

Preparing the Application:

- Free practice exams (GRE, GMAT, LSAT, MCAT) are offered each semester. Students will receive a detailed explanation of their scores to assist with exam preparation. Check Handshake events for practice exam dates.
- Interviewing
 - Utilize InterviewStream to assist you with developing and practicing interview skills. Interview Stream can be accessed through Handshake.
 - Sharpen your interviewing skills during a mock interview. The interviewer will offer feedback and suggestions for improvement.
- Use the CLP website for help with resumes, cover letters, and thank you notes.
- Take advantage of the online resume submission portal to get feedback on resumes and personal statements. Use the feedback and recommendations to improve your application materials.