The Path to Graduate School

Center for Career & Life Planning
www.rollins.edu/careercenter
407-646-2195
Making the Decision

Why Consider Graduate School?

There are many reasons for you 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 really looking into graduate school to postpone making decisions about your career goals, 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 for the field in which you want to work long term.
- You have researched the profession and there is a strong match between your skills, interests and values and what the program has to offer.
- The intellectual challenge and rigors of continuing your academic study excite 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 don’t feel ready 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. You need to thoughtfully process all the advice you receive through the filter of your own skills, interests, and values.

- **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 you seek to obtain. 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. There also may be grant and scholarship funds available.
- **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 off to gain that experience. Employers considering applicants with Master’s degrees often expect some type of work experience.

**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 (Note: remember to check application deadlines in the event of any changes in your targeted graduate programs). Use the timeline below with respect to the deadlines for application to graduate programs.

<table>
<thead>
<tr>
<th>24-36 months before application deadline</th>
<th>12-24 months before application deadline</th>
<th>6-18 months before application deadline</th>
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<tbody>
<tr>
<td>Take courses in the areas of interest:</td>
<td>Define your career goals and which graduate program will help you reach those goals:</td>
<td>Research schools and relevant graduate programs:</td>
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<tr>
<td>• Explore or verify your interests by taking coursework in the areas you hope to study</td>
<td>• Use assessments such as Choices Planner to narrow down your career interests and potential specializations within your field of interest</td>
<td>• Use Petersons.com</td>
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<td>• Add to your knowledge of the field and challenge yourself to articulate your interest areas in light of new information gained through the coursework</td>
<td>• Know which graduate exam is required for entry into your target program. Make sure you prepare for and take the appropriate graduate school exam</td>
<td>o Choose “Grad Programs &amp; Degrees” from the top menu</td>
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<td>Participate in research projects related to your program of interest:</td>
<td>o Select “Find the Master Degree Program That’s Right for You”</td>
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<td>• 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</td>
<td>o Under the search field, select “Advanced Search” to locate graduate programs by subject area, program, degree level, and geographic area</td>
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<td>Participate in Internships:</td>
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<td>• Learn more about the subject, focusing in on your specific interest area</td>
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<td></td>
<td>• Develop contacts in the field of study or in the associated career field</td>
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**Timeline for Application**

*Note: This timeline is based on December deadlines.*
<table>
<thead>
<tr>
<th>Month</th>
<th>Action</th>
<th>Completed Date</th>
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<tbody>
<tr>
<td>May</td>
<td>Research Schools; gather information and begin narrowing your choices.</td>
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<tr>
<td>May</td>
<td>Take a practice GRE.</td>
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<td></td>
<td>Taking practice exams allows you to become familiar and more comfortable with the content, instructions, and format of graduate examinations, increasing the likelihood that you will perform up to your ability on the actual examination.</td>
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<td></td>
<td>The Office of Career Services offers practice examinations during fall and spring semesters.</td>
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<tr>
<td>June</td>
<td>Take a GRE preparation course.</td>
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<td>June</td>
<td>Register for the GRE general test, if necessary.</td>
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<tr>
<td>July</td>
<td>Request information from schools of interest.</td>
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<td>July</td>
<td>Talk with professors to get recommendations for good programs and possible networking contacts.</td>
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<tr>
<td>August</td>
<td>Update your resume.</td>
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<tr>
<td>August</td>
<td>Take the GRE general test; if you are not happy with your scores, take it again.</td>
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<td>August</td>
<td>Consider which faculty members to ask for letters of recommendation.</td>
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<td>August</td>
<td>Examine each school’s application and note a) due dates for each application, and b) specific questions or essay topics that require your attention.</td>
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<td>September</td>
<td>Construct the first draft of your personal statement.</td>
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<td>September</td>
<td>Finalize your list of prospective schools.</td>
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<td>September</td>
<td>From each institution you are considering, choose a professor whose research interest mirrors your own and familiarize yourself with his/her work.</td>
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<tr>
<td>September</td>
<td>Register for the November GRE subject test, if necessary.</td>
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<td>September</td>
<td>Have your resume and personal statement reviewed by a career services professional or an appropriate faculty member.</td>
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<td>September</td>
<td>Research sources for financial aid.</td>
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<td>Graduate programs sometimes pay for tuition, fees, professional memberships, and travel to professional conferences/meetings. What is and is not covered by the graduate institution? Consider fellowships, assistantships, tuition remission, health insurance, loans, and external fellowships.</td>
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<td>October</td>
<td>Request official transcripts.</td>
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<td>October</td>
<td>Put finishing touches on your resume and personal statement. Make sure to spell check everything!</td>
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<tr>
<td>October</td>
<td>Request letters of recommendation, providing transcript, each program’s recommendation form, and your personal statement to make your recommender’s job easier.</td>
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<tr>
<td>November</td>
<td>Take the GRE subject test and make sure your scores will be sent directly to the schools.</td>
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<tr>
<td>November</td>
<td>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.</td>
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<tr>
<td>*DECEMBER</td>
<td>Complete and submit all applications, keeping 2 copies of every section for your records.</td>
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<td>*DECEMBER</td>
<td>Verify that your recommendations have been sent.</td>
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<tr>
<td>*DECEMBER</td>
<td>Look for postcards confirming that schools have received your application. If you do not hear from a school, contact them before the deadline to verify that they have received your application materials.</td>
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<tr>
<td>January</td>
<td>Start preparing for admissions interviews (where applicable). Determine what questions you want to ask and prepare your answers to commonly asked questions. Use InterviewStream and contact the Office of Career Services to request a mock interview.</td>
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<td>Through</td>
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<td>March</td>
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<tr>
<td>April</td>
<td>Appeal the aid package (or apply for alternative funding) if the amount the school offers you does not meet your needs.</td>
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<tr>
<td>April</td>
<td>Visit schools to which you have been accepted.</td>
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Selecting Schools and Programs
A crucial decision to make is whether you will be applying to a Master’s or PhD program. Researching and selecting either kind of graduate programs requires a great deal more pro-active exploration and inquiry than undergraduate schools.

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:

Maintaining 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
- Workshops
- 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. They stand on their own merits. Graduates of these schools have the benefit of the schools’ national recognition and alumni network base. 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 provide you with guidance on programs that best fit your interests and goals.

You may want to consider:

- **Reputation of program and faculty.** Information on this can be gathered 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 network of faculty, part-time employers, internship and clinical supervisors, and fellow classmates you build during graduate school could play a part 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 graduate program of choice, but positions such as this 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, 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 a regional accrediting agency.

**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**

<table>
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<th>Candidates make their case for admissions based upon their:</th>
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<tbody>
<tr>
<td>• Transcripts</td>
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<tr>
<td>• Entrance exam scores</td>
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<tr>
<td>• Stated interest in the program</td>
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<tr>
<td>• Demonstrated interest in the program through work or internships, research, etc.</td>
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<tr>
<td>• Personal Statements</td>
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<td>• Letters of recommendation</td>
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<tr>
<td>• Research proposal with faculty member, if required</td>
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<td>• Publication and thesis work, if applicable</td>
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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 your experiences. Your GPA and GRE/GMAT numbers are certainly important, but you do not need to have a 4.0 and score in the top 10% 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, located in the Mills Building. Please keep in mind that during the beginning and end of each semester they are particularly busy, so time your request accordingly. If you attended another institution of higher education, you will need 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 the exact requirements.
If you have withdrawn from a course or selected to take a course “pass/fail” this is not going 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 “Incomplete” 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, you want to 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 may be required based on the program, among them the LSAT, MCAT and DAT. 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. Sitting for the exam during the summer also provides you with your score in plenty of time to research the 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 review 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:

- Biochemistry, Cell and Molecular Biology
- Biology
- Chemistry
- Computer Science
- Literature in English
- Mathematics
- Physics
- Psychology

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.

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.
their performance. If, on the other hand, you felt unprepared for the exam, more time may help you improve your score.

For specific information on the GRE, GMAT, LSAT, MCAT, and DAT, refer to the exam-specific handouts available at The Center for Career & Life Planning (OCE).

**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, 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 follow the instructions provided by the particular 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 school or program to accept your application.
- Consider referring to elements of the program that are a good fit for you.

**As you write your personal statement:**

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<th>DO NOT:</th>
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8 | Page
| Keep your audience in mind     | Write your autobiography or simply reiterate information from your application or your resume |
| Be accurate and be yourself   | Fall into the trap of “I've always wanted to be…”                |
| Let the reader know who you are, what motivates you, what characteristics come together to make you unique | Compose a list of your achievements and personal qualities |
| Use the active voice and avoid passive verbs; using “I” is to be expected in a statement that is about YOU | Generalize, lecture, whine, or present yourself as an expert in the field of study |
| Make connections between your experience and the resulting value or meaning to you | Pretend to be the “ideal” applicant |
| Use specific examples to illustrate connections you have made, conclusions you have reached, and insights you have gained from your experiences | Include anything that you cannot substantiate or anything that is untrue |
| Point out specific features of the school that attract you | Talk about money as a motivating factor in your plans for the future |
| Include academic distinctions (publications, study abroad, internships) related to your goals | Discuss your minority status or disadvantaged background unless you have a compelling and unique story that relates directly to it |
| Include information that puts your achievements into perspective (such as working full-time during your undergraduate education) | Remind the school of its ranking among the various programs of its type |
| Include any special skills that may make you a preferred candidate for acceptance into the program (e.g., research, computer, laboratory, foreign language skills) | Waste your personal statement opportunity with a silly introduction or conclusion |
| Put creativity and imagination into your opening remarks to capture the attention of the reader | Use a gimmicky style or format |
| Make your point early and be sure to focus on the positive | Submit supplemental materials unless the school requests them |
| Follow the school’s instructions TO THE LETTER | Get the name of the school wrong |
| Keep your statement concise - two pages or less (and within the word-count limit) | Use clichés and common information. Almost all applicants are intelligent, hardworking, and have a strong desire to pursue an advanced degree. |
| Consider the personal statement a persuasive essay | Include high school accomplishments, as they are almost always irrelevant at this point in your professional development. |
| Use your conclusion to pull everything together and make a final attempt to sell yourself to the graduate program | Risk writing about a controversial topic. Consider your audience. If you feel passionate about a topic, it is certainly your right to express your feelings about it. Just be aware that your audience may not share your strong opinions. |
| When it is absolutely necessary to explain shortfalls or deficiencies, consider using an addendum rather than including this in your personal statement | Address problems or weaknesses in your personal statement. Keep the personal statement positive, even if the subject is overcoming adversity. |
| Enlist others to proofread your essay for grammar, syntax, punctuation, word usage, and style | Disclose aspects of yourself (personal, medical, religious, etc.) which you are uncomfortable sharing. |
| Use a highly readable font with conventional spacing and margins | Use sensationalistic stories that are unrelated to your program of interest. |

**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:
  o What your purpose is in choosing graduate studies
  o What your area of focus will be
  o How you will use your graduate studies in your career or future plans
  o How your academic and extracurricular experiences combine to make you a unique candidate
  o 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
  o 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
  o What made you choose the specific institution to which you are applying
  o 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.

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 whatever 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 forms from the schools, stamped envelopes, 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 much more confident reading letters that the applicant never sees because the writers can be totally frank.

Resume
An updated version of your resume is required by most schools. Resume Writing packets are available in the OCS or on the OCS 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 at the OCS and discuss feedback/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
ensure a good credit record. Questionable credit will affect your ability borrow money for graduate school and other investments or large purchases. To keep debt to a minimum, consider state-supported schools or schools that offer merit-based aid.

**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 check with your individual program to see if your 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. Generally, the following federal loans are available to students:

- *(Subsidized)* Federal Stafford and Direct (Ford) Loan. Up to $8,500 a year is available to students who meet the need criteria. Interest is paid by the federal government while you are enrolled in school at least half-time.
- *(Unsubsidized)* Federal Stafford and Direct (Ford) Loan. In combination with the subsidized loan, a student may borrow up to a combined total of $20,500 in subsidized and unsubsidized loans.
- Graduate PLUS Loans for Students. Students with good credit may be eligible for these loans. Many students are choosing Graduate PLUS instead of private loans to cover their remaining financial need beyond the $20,500 available through Stafford.
- 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 and https://borrowsmart.afford.com.

Earnings
Complete your FAFSA as soon as possible after January 1 in the year in which you will be attending graduate school. Completion is required for all federal student loan programs. The FAFSA is also used by some schools to collect information for their own institutional aid. Do NOT wait to complete the FAFSA until after you are admitted to a school. On the FAFSA form, you can list up to six schools where you want reports sent.

Receiving Different Admissions 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:**
- Choices Planner is a web-based career guidance tool. It contains self-assessments that will help you identify your interests and values along with potential matching careers. Your results may help you determine potential areas of specialization. Choices Planner can be accessed through R-CareerLink.
- 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 [http://www.petersons.com/graduate-schools.aspx](http://www.petersons.com/graduate-schools.aspx) can help you to identify potential graduate schools and programs. The Advanced Search option is highly recommended.

**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 the OCS Event Calendar for dates.
- Interviewing
  - Utilize InterviewStream to assist you with developing and practicing interview skills. Interview Stream can be accessed through R-CareerLink.
  - 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 the drop off service for personal statements to receive feedback and recommendations for improvement.