DECIDING TO GO

For many people, attending college is a given. They have always planned to go and never question the time they spend obtaining their bachelor's degrees. Graduate school is another story. Deciding to pursue an upper-level degree is a more complex, and often a much more difficult, process. There are a number of factors to consider when determining whether to continue your education.

Generally speaking, a graduate degree:
- can influence how fast and how far you can advance in your career.
- can give you greater flexibility to change careers: in many fields (especially technology, teaching, and business) the bachelor's degree is an entry-level degree.
- can increase job satisfaction by way of increased autonomy and level of responsibility.
- may result in increased salary potential.

One of the biggest mistakes people make is going to graduate school just because they feel like they should or because they don't know what else to do. People who go for these reasons tend to be unhappy and are less likely to finish the degree requirements. Life as a grad student is very different from that of an undergrad; it is generally more isolated and often lacks the supportive social life of your undergraduate years. The work is much more involved and intense, even overwhelming at times. When deciding to continue an education, it is important to have a career ambition or goal in mind. Without one, you're apt to struggle. Attending graduate school without finishing is likely to be a waste of time and money.

Another common mistake is enrolling in a graduate program without properly weighing the cost of the degree against the benefits provided. The significant investment of time, energy, and money should pay off in the end if the degree is to be valuable. Full-time students must weigh the opportunity cost of foregone earnings against the increased salary they are likely to make in the future. What use are four years of graduate school if you fail to find a job, or find one and then struggle to repay your student loans? To avoid that trap, take a good look at the job market in your field, especially the availability of positions and salary ranges. Could you do as well with an equivalent number of years at work? Also realize that employers will consider you overqualified for many jobs if you hold an advanced degree. In this sense, holding a PhD can actually decrease the number of jobs for which you are eligible.

If you are truly dedicated to learning in your field and are prepared for several years of hard work, getting a graduate degree can be the smartest move for you to make.
SHOULD YOU TAKE A YEAR OFF?

Many students who take a year off between college and graduate school find that the experience is well worth it. If you are not sure what you want to do, don’t jump into anything. Students who are the most motivated and dedicated are the most likely to finish grad school; if you don’t feel ready, you shouldn’t rush it. For some, taking a year off makes them more sure of the decision to go back to school and finish studies in their field. Of course, some find other interests and decide not to go back to school for what they might have originally intended, or even at all. This can be for the best.

In any case, there is no reason to fear that you will have less chance of being accepted after taking a year off. The work experience you gained in your time off can actually help your chances. Some business schools even require that applicants have a few years of work experience.

Advantages to Working First

- You can recharge your batteries. One common piece of advice is to wait to start grad school until you are highly motivated and have the energy.
- Working will allow you to learn skills not obtained in the academic college setting.
- Working will help you develop your confidence.
- Working will give you a chance to investigate a field that interests you.

TYPES OF GRADUATE DEGREES

Master’s and Professional Degrees

Most people seeking master’s degrees are looking to give their careers a boost through increased earnings or promotion. It is often the highest degree they will earn. The most common type of master’s for these career builders is the professional degree, which gives the student a specific set of skills needed to practice a profession. They may be in education, business, engineering, or some other area of professional activity. Professional degrees usually require one or two years of study, and often involve some type of internship or field work.

The alternative is an academic master’s. Despite the name, many people working towards these degrees also plan to use them to further their careers. Examples of academic master’s include degrees such as English, History, or Biology. Those students preparing for a career in academia usually go on to complete their PhD, although it is possible to obtain college teaching positions with a master’s degree alone. Getting an academic master’s may involve writing a thesis or taking a comprehensive exam.

Doctoral Degrees

The research doctoral degree (the PhD—Doctor of Philosophy) involves training in research and often takes four to six years of full-time study. Most careers for people holding PhDs are found in academia. The first two or three years involve classes, seminars, and/or directed reading. In the sciences, you may also begin independent research projects as part of a lab group. Written or oral examinations follow this period. Successful completion of the exams and formulation of a research project leads to advancement to candidacy. The research project involves original research and, depending on the field, should take one to two years of work to complete. Faculty members guide the process of formulating the research project and evaluate the results, but the student carries out the work independently. To complete their PhD, students must write a dissertation on their project and defend it orally before a committee.

Considerations for Selecting a Degree Program

In deciding between a Master’s and a PhD, you may want to ask the following questions:

- Are you more interested in career advancement or research?
- How does financial aid compare between the two degrees?
- Within a single department, are master’s students able to apply to the PhD program?
- Is it easier to get into PhD programs if you are already a master’s student in the program than it is if you are applying from the outside?
- What kind of preparation can you benefit from most? What does the career/position you are pursuing generally require?

SELECTING A SCHOOL

Once you have decided to go, you face the task of determining which school to attend. Because your interests are more focused, the process is quite different from applying to college as an undergraduate. Also, application fees for graduate schools tend to be high (the average is $50 but can go much higher) and flooding schools with applications is cost prohibitive.

Since grad school means you are applying to an individual department rather than the university at large, it seems that before picking a school you should find out who has the top department in your field. This is relevant for students pursuing a professional degree because employers often evaluate you by the overall prestige of the department where you complete your studies. However, for PhD and master’s students who will focus on research, it is a far better idea to choose a school on the basis of which professors are working in the department.

It is important to find a school where the faculty shares your particular research interest. For example, a PhD student in biology who is interested in ecology would not want to attend a school where most of the department is engaged in research on population genetics. If your advisor leaves and he’s the only ecologist in the department, you will find yourself faced with the choice of transferring to another university or beginning your thesis over again. You can find out what the professors at a particular school are working on by looking at the department’s faculty listing.

A similar approach would be to choose a school based on which professor you would like to be your research advisor.
prestigious advisor can open all sorts of career doors. To find the best one for you, ask your undergraduate professors; they have contacts throughout their field and will likely be able to recommend several people working in your area of interest. Another option is to track down the authors of interesting articles you have read in your field; they are usually affiliated with a university.

Besides the faculty, look into the department’s overall funding and facilities. They can drastically affect the resources available to you when conducting your research. Examine the department’s teaching programs; if you are more interested in research or furthering your career than teaching, choose a school that keeps teaching experience to a minimum. Look at course listings and the social climate of the school. Boring classes and a nonexistent social life make you much more likely to drop out halfway through your studies. Find out how many graduates are successfully employed after graduation—it will give you an idea of your relative chances for success. Some other factors to consider include:

- location
- competitiveness
- average time to completion
- curriculum
- workload
- teaching methods
- networking
- class and section sizes
- class profile (undergraduate areas of study; percent of international students, women, minorities, and married students; average years of work experience; types of companies for which students worked; average age and age range of entering students)

Once you have made a list of schools of interest, take a close look at their admissions data and see where you fit in. A good formula is to select two “safety net” schools, two you are pretty certain you will get into, and one that is a bit of a stretch. Submit your applications for these five schools on your list first. Then, if you still have the money and the inclination, you can choose some more schools you’re pretty sure to get into and apply to them as well.

### Full-time vs. Part-time

**Full-time Students**
- can devote a lot of time to course work and get their degree sooner.
- have more networking opportunities.
- can take better advantage of internships and placement opportunities.
- have the opportunity to study abroad.

**Part-time Students**
- have a lower cost; they can work to pay tuition.
- have a flexible schedule.
- have more free time available to maintain personal life.

### APPLYING TO GRADUATE SCHOOL

After choosing a school, there are a number of simple things you can do to make yourself the best applicant possible. There are also some pitfalls that can hurt your chances of getting in that you can learn to avoid.

### Areas of Evaluation

Knowing what the applications evaluation committee considers to be the most important factors affecting admissions is helpful in making yourself the best possible applicant at a school. In evaluating applicants, admissions officers look at the following three general criteria.

**Intellectual ability.** This is assessed by GPA, reputation of undergraduate institution, difficulty of courses taken, and overall performance in courses related to the field you want to study.

**Work/field-related skills.** This is your work experience: whether you have managed resources, people, projects, portfolios, etc.

**Personal characteristics.** Committees look for applicants who show leadership, maturity, integrity, responsibility, and teamwork.

To put yourself in the best light, it is in your interest to keep all of these considerations in mind when preparing your application.

### Enhancing Your Application

In preparing your application there are certain things you can do that will enhance its overall effectiveness. One of the best courses is to devise a plan to present yourself in a way that sticks
in the minds of the admissions officers. You don’t want to stick out in a bad way though, so there are a few things you should do to make sure your application isn’t rejected because of a trivial mistake.

Be sure to present your information concisely and correctly. Check to make sure there are no careless grammatical, spelling, or typographical errors. Double-check to make sure that none of the information in your application is conflicting. This may seem obvious, but admissions officers report that it is a very common, very unfortunate error. Finally, keep in mind the great numbers of applications that officers must evaluate, and try to eliminate any useless, unnecessary information.

Here are a few more ideas to make your application the best it can be:

• Research the department’s current emphasis.
• Choose a less competitive field or sub-field if you feel that you have a better chance of getting into these departments.
• Look for up-and-coming departments.
• Use personal contacts and interviews.
• Improve your academic credentials.
• Do volunteer work related to the field you’re looking to enter.
• Create a theme for your application.
• Project the right image. You will need to present yourself differently than you did when applying for college. For example, presenting a long list of extracurriculars unrelated to your field may call your dedication into question. It is often better to appear to be a dedicated scholar who will devote all your time to research.

Choosing Your Sub-discipline

You need to know what sub-discipline excites you the most before you even apply to graduate school. Identifying a major field—political science, for example—isn’t enough. You must determine if international relations, comparative politics, American politics, public policy, or political theory is what you want to spend the rest of your professional life studying.


Personal Statement

The personal statement, or application essay, is intended to offer you the opportunity to express your goals, explain certain circumstances, and present yourself in a way that you cannot in a standard application. While there are many different ways to approach the essay, there are certain do’s and don’ts that can impact its success.

Do:

• write in an active voice.
• create a quick image of who you are and why you want to go to a specific school (sell your image briefly and accurately).
• include real-life examples.
• make sure that your enthusiasm shines through.
• stay within any length limitations.

Remember that graduate schools aren’t necessarily looking for romantic dreamers. Given the difficulty graduate students have in finishing their degree, some of the prime characteristics they look for are focus, dedication, and sensibility.

Don’t:

• make yourself out to be someone that you are not.
• dwell on your weak points.
• employ dull chronological histories.
• disregard length limitations.
• lie.

Most misrepresentations are relatively easy to detect. They typically come off as being false or do not exactly agree with the picture painted by the rest of the application. Admission officers hold these kinds of misrepresentations or falsehoods in very low regard.

Graduate Admissions Tests

Like it or not, the admission decision for most applicants starts with two numbers: your GPA and your score on the admission test. Qualitative factors such as work or research experience, application essays, recommendations, and interviews are absolutely crucial, but at highly competitive schools these factors won’t even come into play unless your numbers are strong enough to get you a look. A high test score can also be a critical factor in receiving a fellowship or financial award.

Even though your numbers are not the final determinants, you’ll want to make sure they are as strong as they can be. By the time most students apply to graduate school, their GPAs are already largely determined. However, the test score measures a very narrow set of skills, and it is thus the one numerical factor that you can improve dramatically in a short time.

The chart on page five provides an overview of the four most common graduate admissions tests: GRE, GMAT, LSAT, and MCAT. Other graduate admissions tests include:

• MAT (Miller Analogies Test)
• DAT (Dental Admission Test)
• OAT (Optometry Admission Test)
• PCAT (Pharmacy College Admission Test)
• VCAT (Veterinary College Admission Test)
• AHPAT (Allied Health Professions Admission Test)

For information regarding test preparation, see the websites of each assessment. Also, check out resources such as Kaplan, The Princeton Review, and Peterson’s.
<table>
<thead>
<tr>
<th></th>
<th><strong>GRE</strong></th>
<th><strong>GMAT</strong></th>
<th><strong>LSAT</strong></th>
<th><strong>MCAT</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Title</strong></td>
<td>Graduate Record Exam</td>
<td>Graduate Management Admission Test</td>
<td>Law School Admission Test</td>
<td>Medical College Admission Test</td>
</tr>
<tr>
<td><strong>Sub-Tests</strong></td>
<td>GRE General Test</td>
<td>GRE Subject Test</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td></td>
<td>Verbal reasoning, quantitative reasoning, critical thinking, analytical writing skills not related to any specific field of study</td>
<td>Undergraduate achievement in eight specific fields, forecasting potential for success in graduate school</td>
<td>Analytical writing, and quantitative and verbal skills as qualifications for advanced study in business and management (MBA programs)</td>
<td>Verbal reasoning, physical sciences, writing sample, biological sciences as qualifications for advanced study of medicine</td>
</tr>
<tr>
<td><strong>Measures</strong></td>
<td>Most master’s and PhD programs other than law or business. Many professional programs in health care, such as physical therapy.</td>
<td>Graduate or professional school programs requiring the test</td>
<td>MBA and other master's programs in administration (management &amp; information systems, health care, public policy)</td>
<td>All medical schools in the United States</td>
</tr>
<tr>
<td><strong>Format</strong></td>
<td>Computer-adaptive multiple-choice test and writing sample</td>
<td>Paper-based test only</td>
<td>Computer-adaptive multiple-choice test and writing sample</td>
<td>Computer-based multiple-choice test and writing sample</td>
</tr>
<tr>
<td><strong>Testing Time</strong></td>
<td>Up to three hours</td>
<td>Up to three hours</td>
<td>Approximately four hours</td>
<td>Four hours</td>
</tr>
<tr>
<td><strong>Scoring</strong></td>
<td>Verbal reasoning score 200-800 in 10-point increments. Quantitative reasoning score 200-800 in 10-point increments. Analytical writing score 0-6 in 1/2 point increments.</td>
<td>One total score 200-990 in 10-point increments (although score range for any particular Subject Test usually smaller)</td>
<td>Total Verbal &amp; Quantitative score 200-800. Individual Verbal &amp; Quantitative scores each 0-60. Analytical writing 0-6 in 1/2 increments.</td>
<td>One total score 120-180. Writing sample un-scored.</td>
</tr>
<tr>
<td><strong>Dates &amp; Locations</strong></td>
<td>Year-round at computer-based testing centers</td>
<td>Three times a year (October, November, April) and paper-based testing centers</td>
<td>Year-round at testing centers around the world</td>
<td>Four times a year at designated testing centers around the world</td>
</tr>
<tr>
<td><strong>Registration</strong></td>
<td>Online at website below, phone 1-800-GRE-CALL, or mail</td>
<td>Online at website below, or mail</td>
<td>Online at website below, phone 215-968-1001, or mail</td>
<td>Online at website below</td>
</tr>
<tr>
<td><strong>Fees</strong></td>
<td>$150 General Test (plus additional fees for late registration, etc)</td>
<td>$130 Subject Test (plus additional fees for late registration, etc)</td>
<td>$250 (plus additional fees for late registration, etc)</td>
<td>$132 (plus additional fees for late registration, etc)</td>
</tr>
<tr>
<td><strong>Website</strong></td>
<td>gre.org</td>
<td>gre.org</td>
<td>gmat.org</td>
<td>lsac.org</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>aamc.org/mcat</td>
</tr>
</tbody>
</table>
The Interview
Many schools do not require interviews, but it may be possible to request one if you feel it would be helpful. If you are comfortable and confident with your interviewing abilities, requesting an interview can be a very good idea. Some common tips for interview preparation and success should be remembered and utilized. The following are tips for making yourself more at ease:

- Always review your application before you interview. If you know offhand exactly what points you included and emphasized, you'll seem more competent and knowledgeable.
- Prepare some questions of your own in advance.
- Always follow appropriate business decorum (be on time, dress appropriately, and follow up with thank-you letters).
- Be courteous to the administrative staff and receptionist.
- Watch your non-verbal cues. If you have distracting or nervous habits like twirling your hair or fidgeting, make a strong effort to avoid anything that will make you appear less poised or confident. One common interviewing tactic is to place objects like paper clips within your reach. Do not pick them up. Watch your hands for distracting gestures. Do not cross your arms, as this signals disinterest.
- Practice with friends beforehand. Find a guidebook with commonly asked questions and go over safe responses to unusual questions, including those dealing with provocative or personal information like religion or gender biases. Applicants have even been asked such questions as, “Tell me your favorite joke.”

Most interviewers are not concerned with your opinions. They are more concerned with your ability to communicate effectively. To test your poise and ability to react quickly, they will commonly ask potentially unsettling or unexpected questions in addition to the more common “Why do you want to be a doctor” type. Some of these include questions such as:

- Do you know any attorneys you like?
- How does your spouse feel about you going to medical school?
- Do doctors make too much money?
- What do you think about abortion/euthanasia/organ donation from nonviable infants/ HMOs?
- How much money do you want to make?
- What do you hate?
- What is the most beautiful picture you have ever seen?

FINANCING A GRADUATE EDUCATION

How to pay for graduate school is a major question for most people. Below is a list of common sources for funding, compiled and described by Peterson’s online “Guide for Potential Grad Students: Should You Go To Grad School?” (2009).

Scholarships and Grants
Look into scholarships and grants that the government, corporations or private organizations set aside for various types of qualifications (war vet, single parent, cultural member, etc.).

Grad Assistant Positions
Many universities receive a certain amount from the government for each grad student they accept. As such, they will often waive the tuition fee and sometimes offer living expenses via a part-time grad assistant position.

Research Grants / Positions
In a similar vein, your research advisor might have grant funds coming and might offer financial support to you in return for your participation as a research assistant.

Employer Education Programs
Some large corporations set aside funds to pay partial or full tuitions for qualified employees pursuing advanced education related to their work.

Insurance Scholarships
Some insurance companies offer a policy that can only be applied towards college/university tuition. Unfortunately, you or your parents need to have the foresight to sign up years before you need it. The drawback is that there are often multiple conditions to meet, and if you don't, you could lose the payout.

Credit Cards
Zero percent APR credit cards are still being offered by financial institutions. If you're careful and clever, it is possible to juggle the balance from one card to another based on when their offer periods run out. However, this is a dangerous and potentially stressful approach. Credit card debt is already fairly high, on average. If you get tempted to spend the money on other purchases and/or miss payments, the financial repercussions can be huge.

Personal Line of Credit
While getting a 0% APR credit card does require good credit, having really good credit can get you a personal line of credit from your bank at reasonable interest rates. Lines of credit rarely have time limits on them, unlike 0% APR credit cards.

Savings from Work
You might consider spending a few years working after getting an undergraduate degree and before entering a graduate program. You can put the savings into safer investments such as a CD (Certificate of Deposit) or an online savings account. (What's more, having some work experience on your resume when you do complete your graduate degree makes you more marketable than the person who entered a graduate program right after college.)