CONSIDERING GRADUATE/PROFESSIONAL SCHOOL?

IS GRADUATE SCHOOL THE RIGHT CHOICE?

“Graduate school is not a divergent path from pursuit of a career, it is part of a career path.”

Peter Englot, Director of Graduate Recruitment, Syracuse University

Graduate school means an extensive commitment in terms of time, money, and hard work. Some programs can take anywhere from two to seven years or more to complete. Therefore, you must decide how graduate school fits into your plans and examine where you want to be in the future, both professionally and personally.

WHERE TO BEGIN

Begin your consideration of graduate school by talking to people. Speaking with parents, alumni/ae, friends, and siblings is a valid and valuable source of information; the more people you speak with, the better. Conduct informational interviews with current graduate students at different stages in their graduate education. Talk to both graduate and doctoral candidates who have been working on their degree for some time, and also to those who have been working on their degree for only a semester. Ask them:

- How are you feeling about your decision to pursue a graduate degree?
- What are your thoughts about getting a job once you complete your degree?
- What are your long-term goals?
- How does graduate school fit in with your goals?

Make sure that you speak with faculty members and administrators. Faculty and administrators are familiar with current industry trends in their specific fields, and are a wonderful resource with their expertise and knowledge of that field. Choose individuals who have different perspectives and backgrounds: those who have just started their careers, those who have just received tenure, and those who have been working for years. Consider asking the following:

- What were your career options once you completed this degree?
- What made you decide to become an educator?
- Do you know anyone who obtained this degree and pursued other job areas in the field?
- Can you recommend other faculty members at Colgate or other institutions who might be willing to speak with me?

SELF-ASSESSMENT

Deciding to attend graduate school should not be a hasty decision based on limited information. Making an informed decision about pursuing a graduate degree requires in-depth self-assessment and long-term goal setting. Before applying for further study, become aware of the working conditions, employment prospects, and physical and mental requirements of continuing your education. Also consider the more immediate demands of graduate school life, such as research, course work, papers, and teaching.

The following questions will help you assess how your needs, interests, values, skills, and goals compare with the demands of a graduate education:

- What are my long-range and short-range career goals?
- Is graduate study necessary for me to achieve these goals?
- Do I have the interest and abilities to be successful in a graduate program?
- What type of value, if any, do I place on attaining a graduate degree?
- Am I mentally and physically prepared to undertake such a long-term academic commitment?
- At the present time, do I have other needs that conflict with pursuing a graduate degree?
- Can I realistically invest the time and money required to pursue another academic degree?
PROGRAM SELECTION AND PLANNING

DEGREES

Some graduate degrees are academic while others are professional in orientation. Academic degrees focus on original research, whereas professional degrees stress the practical application of knowledge and skills required for practicing in the profession. For many fields, the master’s may be the only professional degree needed for employment. Some examples are the Master of Business Administration (M.B.A.), the Master of Social Work (M.S.W.), and the Master of Fine Arts (M.F.A.). For other careers, the doctorate is necessary for practicing in the field; such degrees are the Doctor of Medicine (M.D.), the Juris Doctor (J.D.), and for college teaching in a specific discipline, the Doctor of Philosophy (Ph.D.).

RESOURCES

The Center for Career Services (CCS) website is an excellent place to begin gathering information on graduate programs. More than 28 areas of graduate education are featured on the site, as well as resources on standardized admission tests and databases to search for graduate schools in your area of interest. Peterson’s Guide to Graduate Schools at http://www.petersons.com/ can be used to locate specific graduate programs offered by every graduate and professional school in the country. Other online databases include GradSchools.com, GradSource.com, Graduate Guide.com, Gradview.com and PhDInfoFind.org.

CCS has a collection of print resources in the CCS Library, Second Floor:

- Peterson’s Guide to Graduate and Professional Programs: An Overview
- Peterson’s Guide series collection
- Get Into Graduate School
- The Europa World of Learning
- The Top American Research Universities
- The PhD Factory
- The Official Guide to U.S. Law Schools
- NAAHP Health Professions Admissions Guide
- Admission Requirements of United States and Canadian Dental Schools
- Medical School Admission Requirements: United States and Canada
- Osteopathic Medical Colleges Information Book
- Schools and Colleges of Optometry
- Graduate Study in Psychology
- Applying to Master of Social Work Programs
- A Guide to College Programs in Teacher Preparation
- Professional Degree Programs in the Visual Arts
- The FTE Guide to Theological Education
- Guide to Undergraduate and Graduate Education in Urban and Regional Planning
- Directory of Graduate Programs in Human Resource Management
- Writing Personal Statements and Scholarship Application Essays

Review resources that rank graduate and professional school programs, such as Princeton Review’s The Best Colleges, or simply go to U.S. News & World Report’s School Rankings available on the Web at http://www.usnews.com/usnews/rankguide/rghome.htm.

Typically the program department offices at Colgate will have resources on graduate school programs for their specific concentrations and minors.

Use these directories and other resources to research potential schools, then write for applications, catalogs, and financial aid information approximately one year before your intended matriculation date.
THINGS TO CONSIDER

The focus in selecting a graduate program is typically based upon the specific program or department of a university, not just the university name itself. A program should meet your individual needs, interests, and goals. When reviewing graduate programs, you should consider:

- Prominence and/or accreditation of the program.
- Flexibility of the curriculum and length of the program.
- Departmental courses and offerings.
- Resources for research information and assistance.
- Theoretical or pragmatic approach to the subject matter.
- Clinical experiences and/or practical application.
- Philosophical and professional attitudes of the faculty members and the department.
- Current research, publications, and professional involvement of the faculty.
- Specific specialties and interests of the faculty.
- Application requirements (test scores, essays, interview, etc.) and required background and credentials of students.
- Availability of career services and academic support services.
- Financial aid opportunities, cost, and residency requirements.
- Student culture and campus culture.
- Size, geographic location, type and availability of housing, and community environment.
- Alumni/ae success.

We recommend that you consult school catalogs, websites and graduate bulletins from each institution. Most graduate school catalogs or websites include a summary statement along with admissions information, which outlines a profile of accepted candidates from the previous year. The summary should include average GPA and GRE scores, average age and gender, minority status, and undergraduate institution. If the information is not included in the packet you receive, you may request it from the admissions office.

Also consult professional journals and association publications to find out which professors are conducting research and publishing in your area of interest. For many programs a faculty contact at the school you are applying will be essential to the application process and they can also serve as a resource on the best programs to consider.

Request a placement report from the graduate schools you are considering. Many schools produce such documents as a matter of routine and will be happy to share them with you. The report will tell you where their graduates have been placed and what salaries they are earning. The information usually is broken down by discipline and sometimes by geographic area.

REQUIRED OBSERVATION/WORK EXPERIENCES

You will find that some graduate level programs will require or encourage an applicant to have had observation or work experiences in the career field prior to entering graduate school.

PREREQUISITE COURSE WORK

Prerequisite course work is vitally important for many graduate school programs. Some graduate school programs will require specific majors, minors or selected course work to be completed in a subject area prior to entry. Other graduate school programs will be flexible on your chosen undergraduate major yet will want to see course work completed in specific subject areas. Still others will have complete flexibility on majors and course work.
You will want to have a solid understanding of the academic subject area as well as strong writing and basic statistics skills to begin any graduate level program. Your liberal arts education will be beneficial to you as you embark upon obtaining your graduate degree.

STANDARDIZED ADMISSION TESTS

Most graduate schools require that you take an exam and submit the results with your application. Which test you will need is dependent on which degree area you plan to pursue. Those students going on to law school will need to take the LSAT, those headed to medical school will take the MCAT, more business-oriented schooling will require that you take the GMAT, and most other fields require the GRE. Other tests include DAT for dental school, OAT for optometry school, and PCAT for pharmacy school.

Read the websites and test bulletins for the standardized admission tests very carefully and thoroughly. You will find explanations and examples of the types of questions and, in some cases, a practice test. The majority of admission tests are computer based, so seek out resources that allow you to practice the exam on the computer. Through Kaplan Educational Services or Princeton Review, free programs are offered at Colgate for students to familiarize themselves with the admission tests and actually take a free practice test.

“Should I enroll in a prep course to help me prepare for my admission test?” This is a commonly asked question and the answer truly lies within you. You are the best judge of your ability to master the material and apply your knowledge in a timed test. CCS Advisors can assist you in analyzing the pros and cons of taking a prep course. Classroom prep courses range in cost from $1200 to $1500.

It is recommended to plan for and register for the admission tests well in advance of the application review and/or deadlines for your respective programs. The admission test is an important component of your application and a file will not be complete nor reviewed without this test score.

APPLICATION PROCESS

The application materials and process for your graduate program may consist of the following:

- Application forms
- Letters of recommendation
- Transcripts
- Standardized admission test scores
- Personal statement and/or responses to essay questions
- Prerequisite courses
- Required observation and/or work experiences
- Résumé/curriculum vitae (research experience)
- Portfolio
- Writing samples
- Financial aid/scholarship forms
- File the Free Application for Federal Student Aid (FAFSA) – available as of January 1
- Personal interview

THE APPLICATION PROCESS

Applying to graduate school can become complex, time consuming, and difficult if you are not well organized and prepared. In general, the procedure for applying to graduate school is similar to the procedure that you followed in applying to your undergraduate college. The primary differences are the emphasis on strong recommendations and clearly articulated goals on the part of the applicant.

Application requirements differ substantially among institutions and programs, so read each school’s materials conscientiously to make sure you file a complete and timely application. Application deadlines can range from August before senior year to late spring before matriculation in the fall.
GRADUATE ADMISSION DEADLINES AND DECISIONS

Preparation and planning are key to effectively meeting graduate admission deadlines. Research and discover the specific time requirements for submitting applications, test scores, financial aid information, scholarship applications and other related materials. Develop a checklist of requirements, noting all pertinent deadlines. Utilize the “Application Checklist” on the last page of this guide.

APPLICATION FORMS

- Follow instructions carefully and provide accurate information.
- Tailor your communication to specific aspects of the graduate program.
- Complete the forms online, use a typewriter, or print neatly with a pen.
- Several professional school programs have moved to a centralized application service:
  - AACOMSAS – osteopathic medical school
  - AACPMA – podiatric medicine school
  - AADSAS – dental school
  - AMCAS – allopathic medical school
  - CASPA – physician assistant school
  - LSDAS – compile “a component” of the law school application
  - PHARMCAS – pharmacy school
  - SOPHAS – public health school
  - VMCAS – veterinary medicine school
- Include all requested documents and materials: résumé, fees, personal statement, etc.
- Always make copies for your records before sending in the application.
- Create a file for each graduate school to which you are applying, and include copies of the application, personal statement, scholarship and financial aid documents, and correspondence.
- Keep general application file(s) with your graduate school checklist, a copy of your FAFSA application, reference contacts, general scholarship applications and correspondence.

TRANSCRIPTS

- Official transcripts from all colleges and universities at which you have taken college level course work must be sent to the graduate schools. You must contact the registrar offices in writing to have your transcripts sent.
- Directions on obtaining Colgate University transcripts are available at http://offices.colgate.edu/registraroffice/transcript.html.
- If you are uncertain if the course work you took during high school, while on study abroad or during a summer qualifies for this requirement, visit with the graduate school advisor, registrar’s office or contact an admissions representative from the prospective graduate school. Typically if you cannot see record (course and grade) of the college level course on your Colgate undergraduate transcript, you will have to submit transcripts from the other colleges or universities.
- Admissions committees will review your transcripts with regard to the rigor and types of courses taken, the course load per semester, and your grades. The reputation of the undergraduate school will also be taken into consideration.

LETTERS OF RECOMMENDATION

- Typically, three or four letters of recommendation, also called reference letters, are needed from professors, administrators and/or employers to complete your application. Schools often specify who should write the letters and what issues should be addressed.
- The best reference writer is one who has high regard for your work, knows you well, has credibility, and is a good writer. For the majority of graduate school programs you will want letters of recommendation that address your intellectual ability, analytical and research skills, and motivation for and commitment to the field of academic study.
Ask your recommenders well in advance. Three to six weeks may be adequate, but it is best to consult with the recommender to see how much lead-time is needed. In many cases, if you start communicating with your recommenders six months to one year prior to beginning your search they may serve as mentors for you through the process.

- Ask in person. “Do you feel you know me well enough to write a letter of recommendation for my graduate school applications?” You have now given the professor/administrator the opportunity to decline gracefully. If the answer is “no,” don’t push.

- Schedule an appointment with your recommenders. Provide them with the school’s recommendation forms with stamped, addressed envelopes and enough supporting material to enable them to write a good, detailed letter on your behalf. This material may include a cover sheet reminding them of classes taken with them and projects you have done for them, a transcript, a résumé, a research paper, a polished draft of your personal statement, and/or other documents that will assist them.

- Follow up with the recommenders in advance of deadlines to check on their progress in completing your letter of recommendation. Regular communication and detailed follow up is very important.

- Keep in touch with your recommenders through your application process. Update them on the programs for which you have applied and interviewed.

- Share your success with your recommenders by dropping by their offices, making a personal phone call and/or sending a thank you note to express your appreciation for their time and effort.

CREDENTIAL FILES FOR LETTERS OF RECOMMENDATION

- The credentials service is provided to Colgate students and alumni/ae for up to ten years post-graduation. Specific guidelines and forms are available at the CCS reception desk.

- To have your recommendation letters filed and sent from CCS, request that your reference writers send the written letters and completed reference form directly to CCS. Once we receive the letters, a file will be established for you.

- To then have your references sent out to potential graduate schools, submit a written request stating your class year, which specific letters need to be sent, and the complete address to which the letters are to be mailed. If you waive the right to see a letter, CCS can forward your letters directly to the school but cannot by law give you a copy to include with your other materials.

LETTERS OF RECOMMENDATION...TO WAIVE OR NOT TO WAIVE

- A letter of recommendation for which you have waived your right is likely to be viewed by graduate schools as stronger and more candid.

- Even if you waive your right to access, a recommender (on his/her own initiative) may volunteer a copy for your records.

- You should ALWAYS be confident about the person you ask for a letter of recommendation.

ADDITIONAL INFORMATION/RESOURCES FOR LETTERS OF RECOMMENDATION

- Select professional fields have a centralized application process or data assembly service that provides a resource for collecting letters of recommendation.

- Utilizing these resources can make the process go much smoother for yourself and your recommenders.

ESSAY QUESTIONS AND PERSONAL STATEMENTS

The majority of graduate and professional school applications require a form of writing to respond to specific questions, one general question, or an open-ended statement. It is important to read the application carefully to create or respond to what each graduate or professional school requires. Never submit a generic personal statement to each of your graduate or professional schools.
The writing component, whether short answer essays or a personal statement, is a very important element of your application. Think of writing as an “opportunity,” not as a chore. It is an example of the way you think and express yourself, a reflection of your personality and intellect, and it distinguishes you from other applicants. Preparation and personal reflection are the first steps in writing your statement.

**PERSONAL REFLECTION AND PREPARATION**

Let’s begin with an exercise to collect your thoughts. Please write your responses to the following questions:

1) Why do I want to attend graduate school for _______?
2) What in my past supports that desire – experiences, events, achievements?
3) Do I have an interest in a specialty area within this field of study? What? Why?
4) Why am I unique?
5) What do I bring to a _______ graduate school class?
6) What was my greatest joy/success and what felt so good about it?
7) What was my greatest adversity and how did I overcome it?
8) Where do I see myself in five years?
9) Where do I see myself ten years after graduate school?

“What personal qualities and attributes do I want to be reflected in my writing?” Imagine yourself sitting in front of the admissions person for an interview and being asked, “What is most important for us to know about you?” What you would emphasize in a personal interview may be the attributes you want to emphasize in your personal statement.

“How do my characteristics, qualities and attributes match with people in this profession?” This is not to say you should write a laundry list in your personal statement of what a person is like in this profession, but you can show those qualities and skills through your writing.

“How do I want to present myself?” The personal statement is your first impression to the admissions committee. Many graduate school programs will use the application process to determine candidates for interviews, while some graduate school programs will make admission decisions based solely on the application. Whichever way you look at it, you want to present yourself well.

**WHAT CAN A PERSONAL STATEMENT DO?**

- Share information about your background, education, experiences, and personal qualities.
- Reveal who you are in relation to other components of your application.
- Provide a personality along with the impersonal test scores and GPA.
- Demonstrate your motivation in pursuit of advanced education and a desired profession.
- Highlight what you can offer the graduate school program and profession.

**ELEMENTS OF AN ESSAY OR PERSONAL STATEMENT**

- There are several approaches in writing an essay or personal statement and you must discover what works best for you.
  - Traditional Outline – a linear way of organizing your thoughts and ideas
  - Mindmap – a creative, non-linear way of organizing information and a technique that allows you to capture the natural flow of your ideas
  - Free Writing – an exercise to see where your thoughts take you, and then review and organize for a second draft
- Theme or Central Idea – Develop a thesis with supporting elements. Tell a story and draw the reader into the story so they want to continue to read. Provide depth and analysis. Be clear and concise.
Be creative, be unique . . . Theme ideas may include:

- Something for which you are passionate – sport, volunteer activity, etc.
- An experience that resulted in intellectual or emotional growth
- A challenge that you encountered and surpassed
- Academic interests and/or research

- Writing Style – We recommend an analytical writing style that is logical, systematic, critical, methodical, rational and investigative.
- Introduction – The lead or opening paragraph is generally the most important. This is where you will capture the reader’s attention or lose it. The first paragraph forms the framework for what you are going to say and would introduce the elements of your story. We recommend that the last sentence of your first paragraph be your thesis statement.
- Body – Your story will come to life through the body of your statement. This is where you elaborate on the elements of your story, providing insight into who you are and why you have an interest in this career and graduate school program. Show and demonstrate your interest rather than just tell about it. Your ideas should be in a logical order: connected and seamless, flowing from sentence to sentence, paragraph to paragraph.
- Closure – A solid conclusion will bring closure to the many points within your statement without becoming a summary.

**AUDIENCE**

Think of your personal statement as having a conversation with an actual person. The statement may be the only contact you have with the individuals who will be making a decision about your application. Ask yourself the following questions in preparing your statement:

- Do I describe myself in a way that fits the criteria the graduate school has set forth as characteristics of a successful applicant?
- Will the reader know that I truly care about this profession/career?
- Did I connect with and draw the reader into my story?
- Do I lead the reader through the statement in a manner that is easy to follow and understand?
- What if my statement is number 29 of 30 that they are reading this evening? Will it hold their interest?
- What overall impression does it leave with the reader?

Your personal statement is a way to distinguish yourself from other applicants. Admission committees will be evaluating the following: motivation and commitment to the field of study; expectations regarding the program and career opportunities; major areas of interest; research and/or work experience; educational background; immediate and long-term goals; reasons for pursuing graduate education in a certain field at that institution; maturity; and what you would add to the diversity of the entering class.

**TIPS ON WRITING A PERSONAL STATEMENT**

- Read each graduate school application carefully to make sure you are responding to the exact questions posed through the essays or personal statement.
This is one measure of your ability to write, so be meticulous about spelling, grammar, and writing style.

Show, don’t tell – writing should reflect your message and meaning without having to say it explicitly through adjectives and descriptive statements.

Your interest in the career field needs to be clear, not just a statement that you wanted to be a doctor or lawyer since you were five years old; connect your childhood dreams to mature intellect.

Prove you have a realistic perception of what this field or profession entails, by referring to work experiences, research, classes, conversations with people in the field, books you have read, seminars you have attended, etc.

Be selective about what you are going to say. Review your life carefully to determine relevant experiences that reveal an unusual dimension, relate to your professional goals or could serve as evidence of your suitability for a specific career.

If possible, focus on more recent experiences that have shaped who you are versus going back to your high school or grade school; there may be exceptions to this general rule if an applicant has an amazing childhood story to tell.

The majority of graduate or professional programs will want you to make a connection to their program – be genuine and true to your interest.

If you have a faculty member contact at an institution, you should mention this within your personal statement. Committee members will see that you have done your homework if you show your interest in studying a specific topic and can elaborate on your familiarity with the work done by faculty members.

After reading your personal statement, you want the reader to sit back and say, “Wow, we really want this person at our graduate school!”

**BASICS**

- Length – follow all the guidelines presented on the graduate or professional school application in regard to length; if they do not specify the length, a typical personal statement will be two pages, double-spaced.
- If you need to address problems or inconsistencies with your academics, GPA, admission test score, write an addendum to your application. Do not include with the personal statement.
- Limit the use of “I” – avoid “I think,” “I know,” “I believe,” “I feel;” committee members know you are writing the statement.
- Do not use quotes or title your statement.
- Avoid potentially controversial subjects.
- A good rule of thumb: If you have any questions about anything you write – leave it out!

**REVIEW**

- Share your essays and statements with someone early on in the process to make sure you are on the right track.
- Ask your faculty, CCS advisor, writing center consultant and/or references to critique your statement for content. Make sure you have an objective reviewer. Your essay will take time to develop, so begin working on it the summer before you apply.
- Other review ideas:
  - read out loud yourself
  - friend reads out loud while you are reading document
  - read backwards – sentence by sentence
  - after writing statement, sleep on it and read it in the morning
Yes, it may take you three, five, eight drafts to be comfortable with your final product. Yet as you are nearing that final document, ask these additional questions:

- Did I write the correct university name and department throughout the statement?
- Is my statement free of typographical, spelling, and grammatical errors? There is no room for errors in a competitive admission process.
- Have I eliminated truly extraneous material? Be concise. Take out any unnecessary words, fragments, sentences, or paragraphs. Every word you write must be relevant.
- Was I positive throughout the statement? Projecting confidence and enthusiasm and emphasizing strengths and accomplishments is essential.
- Am I honest? Do not inflate your achievements nor underestimate your potential.

**SUGGESTED BOOK RESOURCES**

- Writing Personal Statements and Scholarship Application Essays
- Elements of Style
- Write for Success: Preparing A Successful Professional School Application

**INTERVIEWS**

Interviews are a component of the application process for many graduate school programs, yet others may not require or offer interviews. However, graduate schools encourage you to visit the campus and set up appointments to speak with admission officers, faculty and current students. If an interview is required, we encourage you to read the CCS Interviewing Guide and schedule a mock interview with a Career Advisor.

**FINANCING YOUR GRADUATE EDUCATION**

A major concern and obstacle to pursuing an advanced degree is the monetary obligation. If you are willing to pursue a variety of financial aid avenues, you should be able to finance the cost of your graduate education. Be aware that financial aid deadlines are most often earlier than the comprehensive application deadlines. Financial aid information can be found on most graduate/professional school websites, in their catalogs, and/or specific departmental brochures. It is your responsibility to seek out the information and call the admission and/or financial aid offices with your detailed questions. Some areas to explore:

**FELLOWSHIPS, SCHOLARSHIPS AND GRANTS**

- These are outright awards usually requiring no service to the institution in return. Awarded on a competitive basis, grants vary in terms of amount and length of funding.

- Explore institutional, private, and governmental fellowship opportunities. Do not limit your application to one type of grant because it may take several combined awards to fund your graduate education.

- Consult the fellowship and scholarship advisor about national fellowships, scholarships and grants you can apply for through Colgate as a graduating senior or recent graduate.

- Consult with the graduate school’s financial aid office on the application processes and eligibility for scholarships and grants available to first year students. On occasion you will find that you are eligible for different scholarships and grants depending upon your class year, so within your first year of graduate school still keep researching funding opportunities.
Seek out other scholarships through state agencies; civic, professional or fraternal organizations; search the web at Google or FASTWEB; and ask the financial aid offices at the schools you are considering for a list of other private scholarship resources.

The CCS Library, second floor, offers the following books and several more:
- *The Harvard College Guide to Grants*
- *Grants for Graduate and Postdoctoral Study*
- *The Complete Guide to Postgraduate Funding Worldwide*

Visit the following websites for additional scholarship information:
- [http://www.scholarships.org](http://www.scholarships.org)
- [http://www.cgsnet.org](http://www.cgsnet.org) (select programs and rewards; select resources for students)

With fellowships, scholarships and grants, the applications need to be complete and turned in on time. Deadlines are typically during the fall of your senior year of college.

**LOANS**

- Remember that any undergraduate loan can be deferred while you are a full-time graduate student.
- Most institutions have loan programs for graduate students including private, state, and federally sponsored opportunities.
- FAFSA – Free Application for Federal Student Aid – is the required application process for funding at most graduate schools. Visit [http://www.fafsa.ed.gov/](http://www.fafsa.ed.gov/). Keep in mind, however, that graduate schools may require you to complete supplemental forms or their own applications.
- For federal financial aid purposes all graduate students are considered “independent students.” Yet for state or institutional funding a graduate school may require your parent’s or guardian’s financial information.
- You can begin the FAFSA application process as of January 1 of the entering year with estimated tax information. Make sure to submit your tax information as early as possible for complete and accurate processing.
- Federally-guaranteed Student Loans:
  - Federal Stafford Loan
    - Subsidized – no interest accrues while at least half time or in six month grace period.
    - Unsubsidized – interest accrues while you are in graduate school and you will get an interest bill. Interest bill may be deferred.
  - Federal PLUS Loan (Graduate)
  - Federal Perkins Loan

- Private Education Lenders are another resource for loans, yet be consumer savvy in regard to this funding resource as rules and requirements will be more stringent. Examples of Private Education Lenders include: Sallie Mae, Citibank, The Access Group, Nellie Mae, Fleet.

Visit the following websites for more loan information:
- [http://www.finaid.org/loans](http://www.finaid.org/loans)
With loans, the application process is lengthy; be sure to get your materials in early to allow for resolution of any discrepancies the government may find between your tax return and application. The government will require verification forms if your data does not match and it can cause significant delays. To save yourself hassles, make sure you do not knowingly or unknowingly falsify any information on your application. Attention to these matters early on will save you a headache later.

TEACHING AND RESEARCH GRADUATE ASSISTANTSHIPS

- Teaching and Research Assistantships are common opportunities for financing your advanced degree. These awards usually carry full or partial tuition remuneration plus a stipend.
- Your commitment normally involves a 15- to 25-hour per week workload dealing with teaching, tutoring, proctoring exams, developing lesson plans, and/or performing a variety of research activities.
- Assistantships typically are available through the specific department to which you are applying; however, many related areas of study might also have opportunities available.
- Competition for these awards can be intense. Apply early and always submit a résumé with your inquiry. If possible, visit the department and arrange a personal interview.

RESIDENT GRADUATE ASSISTANTSHIPS

- Graduate programs may offer financial assistance in the form of resident assignments involving room, board, and stipend by working as managers in undergraduate residence halls.
- These comprehensive opportunities many times also include tuition remuneration with the assignment.
- Competitively based, obtaining a resident assistantship will involve utilizing your job search skills. Always include your résumé and a cover letter requesting an interview for available jobs.
- Inquire about these opportunities at the institution’s residence life office or student affairs office.

ADMINISTRATIVE GRADUATE ASSISTANTSHIPS

- Graduate programs may offer financial assistance in the form of a stipend for work in an administrative office on campus.
- These opportunities may also include tuition remuneration with the assignment.
- Competitively based, obtaining an administrative graduate assistantship will involve utilizing your job search skills. Always include your résumé and a cover letter requesting an interview for available jobs.
- Inquire about these opportunities at the institution’s human resources office, graduate school office, and/or individual program offices.

COLLEGE WORK-STUDY PROGRAMS

- Eligible students are provided part-time jobs on campus. These federally funded programs are usually administered by the institution’s financial aid office.
ADDITIONAL EMPLOYMENT

- Several college communities offer a wide variety of employment opportunities and welcome graduate students to apply. Local businesses and industries may have agreements with the institution for part-time placement programs.
- Explore temporary employment for local part-time jobs.

Finding employment at graduate schools is a daunting task. Jobs will not always be openly advertised or presented to you. You MUST take the initiative (and your résumé) and approach the different departments and offices that might have employment openings. Talk to people around campus, classmates who are closer to graduation, and professors and other office staff who know of opportunities.

HOW TO GET STARTED

- Request and review your credit report, which is a record of how well you have managed your credit accounts based upon data in your credit history maintained by credit reporting agencies. It provides a measure of your “willingness to pay” a debt on time. To obtain a free copy of your credit report every 12 months go to www.AnnualCreditReport.com. The following are three national credit reporting agencies that may charge a fee:
  - Equifax – www.equifax.com
  - Experian – www.experian.com
  - Trans Union – www.transunion.com
- Review your credit score, which is a numerical forecast of the likelihood you will successfully repay a future debt as agreed, at www.myfico.com.
- Develop a personal budget and eliminate your consumer debt.
- While researching your prospective graduate schools, obtain information on their specific “rules” for financial aid. Questions include:
  - When is the application deadline?
  - Are there separate institutional forms or scholarship applications?
  - What is the FAFSA deadline?
  - What are the qualifications used to select scholarship recipients?
- Find out who serves as the financial aid resource at each graduate school. It may be an admissions representative or a financial aid counselor.
- Apply early – do not wait to get admitted to a school to process financial aid documents.
- Within your graduate school search file system create a special section on financial aid. Keep copies of each document you submit, and note the date you filed applications, mailed tax returns, or visited with the financial aid office.

TIMELINE

Researching and applying to graduate schools is a time-consuming process. In order to facilitate the procedure, a general timeline has been provided to give you a quick overview of necessary steps and an appropriate time frame for completion.

JUNIOR YEAR, FALL & SPRING

- Consult with your professors on their expertise in the graduate school search process.
- Talk to health science or graduate school advisors about application requirements.
Connect with faculty, administrators or others who you will ask for letters of recommendation.

Be fully aware of prerequisite courses required to enter your intended graduate school program and be working towards those prerequisites.

Use the CCS Library to identify programs.

Research areas of interests, institutions, and programs.

Speak with alumni, faculty, parents, and friends about their graduate experiences.

Narrow your list of graduate schools.

Contact the graduate schools for materials about their programs.

Research, register and prepare for appropriate graduate admission tests.

Investigate national fellowships and scholarships.

**SUMMER BEFORE SENIOR YEAR**

- Identify reference writers and request letters of recommendation.
- Request application materials and financial aid information from selected schools.
- Check on application and financial aid deadlines and rolling admission policies.
- For medical, dental, osteopathy, podiatry, physician assistant, or law school, you can register for the national application or data assembly service most programs use.
- Visit institutions of interest if possible.
- Register for fall graduate admission tests.
- Study sample test questions. Enroll in a test prep course if needed.
- Begin applying for fellowships and scholarships.
- Begin writing application essays and your personal statement.

> Junior year is a good time to explore your options. Take a look at your interests and how they match with different graduate programs, talk with alumni and professors in your field of interest, and research graduate schools to find the right fit for your needs.

**SENIOR YEAR, FALL**

- Take graduate admission test(s) if you have not already done so.
- Manage your letters of recommendation by providing additional information and follow up. If utilizing the CCS credentials service, please request letters be sent to CCS as soon as possible so they are available to submit before the deadline.
- Apply for assistantships, fellowships, grants, or other means of aid.
- Complete any required financial aid or scholarship applications for the individual graduate schools.
- Mail completed applications.
- Request that transcripts and letters of recommendation be mailed if you have not obtained them to include in your packet.
- Check with institutions **before** the deadline to ensure your file is complete.
- Make plans to visit select institutions during winter break.
SENIOR YEAR, SPRING

- Complete the FAFSA as of January 1 and Financial Aid Profile, if required.
- Send official transcript with fall semester grades.
- Check with institutions before the deadline to ensure your file is complete.
- Keep track of acceptances, wait lists, and rejections.
- Visit institutions to which you have been accepted.
- Evaluate offers of admission and make your decision.
- Send a deposit to the institution of your choice.
- Be sure to notify the schools you have not selected so they can go to their wait lists.
- Send thank-you letters to people who wrote your recommendation letters, informing them of your success.
- Upon graduation, forward an updated transcript to the institution you will attend in the fall.

You may not be able to adhere to this timetable if your application deadlines are early, as is the case with medical schools, or if you decide to attend graduate school later. Be sure to keep these application requirements in mind and be sure to meet all deadlines. If you can not meet a deadline, call the institution to see if a late application will be considered.

TAKING TIME OFF BEFORE GRADUATE SCHOOL

If you are planning to take time off before graduate school, we recommend you attend to the following before graduation:

- If you will be applying within a year of graduation, you can ask your recommenders to write your letters and send them to CCS for the credentials service. Your letters will remain on file for ten years post-graduation.

- If you are planning to apply to graduate school two or more years out of Colgate, you want to maintain a relationship with key faculty that have been mentors for you in your education and graduate school search process. Before you graduate let them know of your intention to apply to graduate school and ask them if they will serve as a reference for you. Through regular e-mails, phone calls, or letters keep them informed of how you are, where you are, what you are doing. Then when it comes time for you to ask them again to be a reference and complete the recommendation letters they will remember who you are.

- Determine when you want to take the required admission tests. You may feel more confident taking the tests while you are in the structured academic environment, or you may want to wait until after graduation to fully focus on the test preparation. Research the admission tests and graduate schools to which you plan to apply. Admissions tests scores are good for three to five years depending upon the test. Some graduate school programs will want to see recent admission tests, within the last two years, even if the admission testing service maintains that scores are valid for five years.

- Gather information. You have easy access to information about graduate school while you are a student. Take advantage of the resources at CCS and talk to faculty for suggestions about strong programs in your field of interest.