

Guide to Graduate School

What is Graduate School All About?

In contrast to undergraduate study which introduces you to a wide range of subjects, even though you major in one, a graduate program involves specialized knowledge and concentrated study in one area.

There are professional and research degrees at the master's and doctoral levels:

- **The Professional Master's** gives you a specific set of skills needed to practice in a particular field, such as education, business, engineering or other profession requiring specialized training. It is generally a final or "terminal" degree, and often involves an internship, practicum or field work.
- **The Research Master's** provides experience in research and scholarship, and it may be a final degree or a step toward the Ph.D. A master's degree usually takes one or two years of study.
- **The Professional Doctorate.** The M.D. for medical practice or the J.D. for law are the most common professional degrees.
- **The Research Doctorate.** The Ph.D. (Doctor of Philosophy) is the primary credential for college level teaching. The Ph.D. typically involves both course work and a major research project. The Ph.D. usually takes a minimum of four to six years of full-time study.

Career Options with a Graduate Degree

- **The Master's Degree.** The Master of Arts (M.A.) or Master of Science (M.S.) can be an entry point for new and better job opportunities in business, industry, government, and education.

In education, for instance, it can open doors to teaching, administration and staff positions in elementary and secondary schools, community colleges and other institutions of higher learning.

- **The Doctorate Degree.** The traditional career for recipients of the doctorate degree is college teaching and research. The Ph.D., however, can lead to a wide variety of career options in corporations where research and development of new products or services are important, or with government agencies where the skill to analyze large amounts of complex data is essential.

For example, statisticians work for the Census Bureau, psychologists work for advertising firms, historians work for museums, and chemists, engineers, physicists and other scientists may work in science-based industries or government-funded research laboratories.

Is Graduate School Right For You?

What are your motivations for attending graduate school? Be honest with yourself. Do not go to graduate school out of fear of having no other options. Choose graduate school because you are working toward a goal, not looking for "an easy way out".

Graduate school will probably turn out to be a satisfying and valuable experience if:

- You have a clear sense of the career you want to pursue, and if an advanced degree is the ticket to entry into that field. College and university teaching and research, law, medicine and dentistry are areas in which education beyond the baccalaureate level is required.
- You want to immerse yourself in the study of a particular academic discipline purely for the love of it, and would never forgive yourself if you did not at least give it a try. Remember, you will be spending several years studying and doing research and work in that academic field.

Think twice if you're considering grad school solely for one of the following reasons:

- You haven't decided what kind of career you want to pursue and regard the campus as a sheltered place to "find yourself".

This view is common and acceptable for undergraduates. It can present a real problem at the postgraduate level where students are expected to have clearly defined interests leading to an area of specialization.

- You're getting pressure from your friends, parents or professors. Your interests and motivation in attending graduate school are what's really important.
- You're doing it simply to postpone the inevitable job search. Remember, a graduate degree is no guarantee of a job.
- You think there's nothing you can do "with a major in..." Regardless of your major, keep in mind that your undergraduate education has equipped you with many skills that are highly valued in the workplace, such as research and analysis, critical thinking, and communications.

In deciding whether to pursue an advanced degree, you may wish to carefully consider some important questions:

- What do I want to accomplish in my lifetime?
- What are my long-term and short-range professional goals?
- Is graduate school necessary for me to achieve these goals?
- Do I have the interest and ability to succeed in a graduate program?
- By going to graduate school, am I simply delaying my career planning and decision-making?
- Will the amount of time and money spent on a program ultimately translate into greater career mobility and financial possibilities?
- Am I willing to meet the extensive research, course work and major paper demands of another academic program?
- Would continuing education alternatives, such as University Extension, vocational school and community college courses, or professional seminar and workshops assist in achieving my goals?

Graduate School: Now or Later?

Should you go straight to graduate school? There are no hard and fast rules. It is a good idea to talk with faculty, prospective employers, and students currently pursuing programs of interest to you, in order to hear their perspectives on the advantages of immediate vs. delayed entry into graduate school.

You may want to consider these questions before making your decision:

- Are you reasonably sure of your career goals, or is there a strong possibility that you could change your mind after a taste of the working world?
- Would related work experience help you clarify ambiguous career goals?
- Is an advanced degree a prerequisite to your chosen career? The doctorate is mandatory for practicing medicine or law, for example.
- How much will your job and salary prospects be enhanced by a graduate degree? The master's degree recipient almost always commands a higher yearly rate of pay. A \$3,000-\$4,000 differential is common, while in some technical disciplines \$6,000-\$8,000 is not uncommon.
- Would you have difficulty readjusting to student life after a break?
- Do you have a strong GPA? Would work experience enhance your application credentials by offsetting mediocre grades or test scores? In the case of some professional schools, admissions committees are generally as interested in your work background as in your "numbers".
- Will it be easier to enter grad school in your field directly after college or after gaining work experience?
- What are the direct and indirect costs of graduate school? Include the cost of the program and books, living expenses and loss of income while you're in school.
- Is there a possibility that a future employer might pay for you to attend graduate school?

Combining Work and Graduate School

Many recent graduates, strapped with sizable debts from their undergraduate college years, forego the pursuit of an advanced degree and look for employment as soon as possible.

The solution is finding employment with major corporations that offer tuition assistance programs as part of their benefits package. These programs allow employees to take courses and earn master's degrees at nearby colleges or universities while they advance their careers.

Numerous corporations provide 100% assistance for tuition and fees for credit courses. Interestingly, tuition reimbursement remains an underused benefit. A recent survey by Hewitt Associates shows that only 7 percent of employees take advantage of company plans that pay for job-related courses.

Some companies combine the tuition assistance benefit with a "front-pay" option that allows direct billing from the college to the corporation, eliminating the need for out-of-pocket expenses. Other companies allow employees to apply for upfront advances on 50 percent of tuition costs.

Usually, classes must be taken during evenings or weekends to qualify for assistance.

Selecting A Graduate School: Look Before You Leap!

Once you're certain that grad school fits into your career and life plans, you need to find out as much as possible about the program you have in mind. Early in your junior year, begin to explore schools offering the type of program you want.

A common concern deals with which institution has the "best" program. There is no single reliable ranking of graduate schools. National rankings do exist, however each is based on different criteria. Therefore, it

may be more meaningful to talk to faculty in your field and see which professors are doing research and publishing.

While actual rankings may be somewhat misleading, comparative information about various programs is readily available. As you attempt to gain an overview of the many graduate and professional school programs available, you may find the following directories particularly helpful. They are probably available in your Career Resources Library.

- **Peterson's Annual Guides to Graduate Study**, published in six volumes, profile over 1400 accredited institutions offering masters and/or doctoral programs. Many profiles list faculty and their research interests.
- **The Guide to American Graduate Schools** describes post-baccalaureate study opportunities at more than 685 accredited institutions. Sections include: admission and degree requirements, tuition, degrees conferred, enrollments, fields of study, and financial aid opportunities.
- **The Directory of Graduate Programs**, published by the Graduate Record Examinations Board. This four-volume publication contains information on U.S. graduate programs in over 80 major fields.

Additional Ways to Evaluate Programs

- **Review Graduate Catalogs.** Your Career Resources Library should have a comprehensive collection of in-state college and university catalogs, with selected holdings of out-of-state institutions. The Microfiche College Catalog Collection, which encompasses most U.S. and foreign colleges and universities, may be available in your student library.

You may also request catalogs directly from the Admissions Office of the institutions you are considering.

- **Talk with Graduate School Admissions Representatives.** An annual Graduate & Professional School Information Day is held on most campuses each fall. You may confirm the date with the Graduate Affirmative Affairs Office.

Other annual events where you'll be able to meet representatives from grad schools across the country include the GRE Forum, Law Forum and MBA Forum. Information on dates and locations is available at the Placement and Career Planning Center.

- **Visit the Campus.** Perhaps nothing can help you get a better perspective than an actual campus visit. There you'll have a chance to observe the following: Do students and faculty interact productively? Is faculty easily accessible? Do the school, campus and community satisfy your lifestyle and extracurricular needs?
- **Talk to Current Students.** The Admissions Office can arrange meetings or provide phone numbers if a campus visit is not possible. Beyond basic questions, you'll want to determine responsiveness to student opinions and concerns. Do students serve on committees? How well, and by what means, are students informed of academic, administrative and social matters?

Criteria for Evaluating Graduate Programs

These criteria may help you to decide which graduate programs are best suited to your talents, your ambitions, and at a time of soaring college costs, your pocketbook:

Admission. What are admission requirements? How important are GPA and test scores? What criteria are used to evaluate and select students? Will it be easier to get accepted after gaining work experience? What types of students does the program attract? Some schools attract highly competitive people while others foster teamwork.

Programs Offered. What specializations are available? Does the program focus on theory and original research, or does it stress the practical application of knowledge and skills? Does the program provide real work experience such as practicums or internships? Is the curriculum structured or flexible? Are there opportunities to work on research projects? What resources, such as computers and laboratories, are available?

Faculty. Who are they? What are their credentials? Do they hold degrees in fields of expertise from leading universities? What awards, grants and special recognition have they earned? What have they published? What research projects have they conducted? Do they hold chairs or professorships? Does the department have nationally or internationally known scholars in the field? Do the top scholars in the program teach, or are they primarily involved in research? Do they actively participate in the graduate school community? Is there diversity? What is the faculty/student ratio?

Philosophy of Education. What is the average length of time spent in the program? Do opportunities exist for specialization in areas of your own interest? Is the approach theoretical or pragmatic?

Reputation. Is the university accredited? Is the program nationally ranked in terms of excellence? Is the program well established or relatively new? Who has graduated from the program and what are they doing now? What is the attrition level?

Multicultural Opportunities. What is faculty and student composition? Will you have an opportunity to work with students from other cultures? What foreign exchange programs are available? Is it possible to study foreign languages? What multicultural experiences does the faculty bring to the classroom? Are international concerns substantially integrated into the curriculum?

Library. Is there a comprehensive reference collection in your area of specialization? How many volumes? What special collections? Is the material accessible? Is a computerized system available? How many trained staff members are there?

Physical Facilities. Are there adequate study facilities? Sufficient classrooms and seminar rooms? Are there areas for student interaction? Are the surroundings attractive and pleasant enough to endure throughout the program?

Cost. What are the tuition and fees? What financial aid is available in the form of loans, scholarships, internships and work study funds? What about teaching and research assistantships? How much is a non-resident tuition?

Geographic Location. Considering the weather and political/social climate, do I want to live here for several years? Would I be happier in a small town or a large urban area? Does the area offer cultural and recreational activities? Is this a place where I might want to stay? What kind of impact will this location have on my family and friends? What are the employment opportunities in the area?

Size. Look at the size of the department as well as the university. A large institution will have more extensive facilities and libraries; a smaller school will offer more personal attention and a sense of community.

State Regulations & Residency Requirements. Many state universities are required by law to give admission preference to in-state residents. These regulations apply to your legal residence and may affect the cost of your tuition.

Career Assistance. What career planning and job search assistance is available through the department? Is there an on-campus career center that offers counseling, job search training, employment leads and library resources? Does the program provide real work experience such as practicums, cooperative programs or internships to give you solid work experience? Are career services offered to alumni?

Networking Contacts. If you hope to develop relationships with industry leaders, select a school that prides itself on real-world orientation and opportunities to mingle with living legends. If you want a program that encourages graduates to network, seek a school with a well-developed alumni relations office.

The Graduate School Application Process

How It Works

The application process varies from school to school. In many cases an admissions committee of faculty and administrators makes the selections, using criteria beyond just grades and test scores. They may also set goals for in-state versus out-of-state candidates, gender, and other desirable ratios.

At the other extreme, individual faculty may select candidates that match the department's needs for certain expertise or interests.

It is important that you find out the selection procedure for each school to which you apply and tailor your application to show how you fit.

General Procedures

Request Information. Call or write for applications, catalogs and financial aid information approximately one year before you intend to enter graduate school.

Application requirements differ substantially among institutions and programs. Read each school's material conscientiously to make sure you file a complete and timely application.

Some institutions use self-managed applications which mean the applicant is responsible for obtaining and submitting all supporting documents, such as transcripts and reference letters.

Apply Early. Application deadlines can range from August 1 (before your senior year) to July (after your senior year for schools with rolling admissions). Admission and financial aid decisions are often made well in advance of stated university deadlines. Departments in heavy demand may close applications as early as October. If admissions are handled on a "rolling" basis (i.e., qualified applicants are accepted as they apply) it is to your distinct advantage to apply at the earliest possible date to receive maximum consideration.

Since approximately one-half of graduate school candidates apply during the last month before deadlines, an early application can set you apart from the competition.

The Application Package

- Application form, including personal essay or "statement of purpose"
- Non-refundable fee
- Separate financial aid application
- Transcripts
- Letters of recommendation
- Standardized test scores
- Personal interview

How To Apply

For graduate school, you apply to a specific program or department, even though you may send your materials to a central admissions office.

A General Rule of Thumb: apply to at least two or three departments with programs that match your interests. Select at least one highly prestigious and highly competitive research university, and one major university with fairly large graduate programs where you feel you have a reasonable chance of being accepted. As insurance, apply to an institution where you feel certain you will be accepted. If you are accepted at more than one, so much the better. You will have choices.

Completing the Application Form. It should be filled out clearly, accurately, and free of typographical and grammatical errors. Be consistent in spelling out your full, legal name on all forms.

The Personal Essay. Every graduate school application contains an essay portion or a "statement of purpose." Your essay should specifically address questions posed in the application, and express your enthusiasm for the field of study, your motivation, creativity, maturity, and person uniqueness. The essay is a key measure of your ability to communicate, so it pays to be meticulous about spelling, grammar and writing style.

Most applications will state the length of the essay or provide space. Keep your essay within these boundaries; a longer essay can work against you. Admissions committees evaluate the quality, not the volume of the essay. Use at least 10-point type or larger.

Application Fees vary, ranging from \$20-50 in most cases. Most schools have an application fee waiver for students with financial need. Call the admissions offices and ask how to get one.

Transcripts and Grades. Have your registrar's office send a transcript of your undergraduate work directly to the admissions office of the schools to which you are applying. The minimum GPA required at most universities is 3.0 on a 4.0 scale.

Grades are of overwhelming importance, but a GPA that does not quite meet that minimum can be offset with good letters of recommendation, high test scores, and a well-written statement of purpose.

If there is a valid reason why your GPA is low (e.g., your freshman year grades pulled down your overall average, you worked 30 hours per week in addition to a heavy course load, etc.), it may be advantageous to

re-compute your GPA based on your last two years of study or course work in your major. You should discuss the recomputed GPA in your essay.

Undergraduate Grade Point Average (UGPA). Most institutions require the equivalent of a 4-year bachelor's degree from an accredited college or university prior to registering for your first term of graduate study. The admissions committee may consider several components of your UGPA when reviewing your transcript:

- Cumulative UGPA
- UGPA in your major/concentration
- Final 2-year UGPA
- UGPA in courses relevant to your intended field of study
- UGPA from year-to-year, or semester-to-semester

Graduate Grade Point Average (GGPA). If you have a master's degree, your GGPA will be an important consideration for doctorate program acceptance.

Financial Aid. An application for financial aid will generally come either as part of your application packet or in a separate mailing from a campus financial aid office. You may have to apply separately for fellowships and for loans. Since financial support varies widely from institution to institution, the best advice is to read all financial aid materials carefully and to file documents on time.

Letters of Recommendation. Most institutions will request between three and five letters of recommendation. It is best to obtain recommendations from faculty members and employers who are qualified to evaluate your academic and/or work potential and performance, based on personal observation. Approach your recommenders early in the fall of your senior year to give them time to write before their other academic pressures mount.

Give them the school's recommendation forms with stamped, addressed envelopes and enough supporting material to enable them to write detailed letters on your behalf. This may include a cover sheet reminding them of classes taken under them, projects you have done for them, a transcript, a resume, and a copy of your essay.

Be sure to discuss with them your reasons for going to graduate school and why you are applying to specific programs

Test Scores. Most schools require that you take one or more standardized admissions exams before they decide upon your application. The GRE (Graduate Record Examination), GMAT (Graduate Management Admission Test), MCAT (Medical College Admission Test), and LSAT (Law School Admission Test) are among the more common standardized tests. The school's catalog will specify which test you need and will often give some indication of the score needed to be competitive for the program.

Due to increased competition for admission and financial assistance, it will work to your advantage to take the appropriate standardized test early in your application process. Test registration deadlines are well in advance of the actual test dates, and most are given only a few times a year.

Information bulletins with test dates and application procedures are available from the testing services listed below, as well as at the Placement and Career Planning Center.

Generally, you should plan to take the test approximately one year prior to matriculation.

Policies regarding taking the test more than once, whether scores are averaged or if the highest score alone is considered, and other related issues vary from institution to institution. It is appropriate to ask about the policy.

Personal Interviews. Some graduate and professional schools will grant an interview as part of the application process. The interview gives the admissions committee an opportunity to determine if there is a match between what their institution has to offer.

The interview provides an excellent opportunity to "sell yourself." In addition, take this opportunity to discuss your qualifications, personal goals, and why you think you're a perfect match for the program.

Here is some advice to help you make a strong impression during your personal interview:

- Don't ask questions that are answered in the school's brochures or catalogs.
- Be prepared to answer standard questions, such as "Why do you want to attend graduate school?" "What are your long-range goals?" and "What makes you believe that you will be successful in the program?"
- Save the preferred school for last. If you have interviews at several schools, you'll improve your interviewing skills as you go along.
- Follow up with a thank you note. It can be quite short, but mention something specific about the interview or your qualifications.

Sources for Test Information

Call or write the test administration offices for registration and test dates.

Graduate Record Examination

Educational Testing Service
P.O. Box 6000
Princeton, NJ 08541-6000
(609) 771-7670
Test offered October, December, April and June.

Graduate Management Admissions Test

Educational Testing Service
P.O. Box 6103
Princeton, NJ 08541-6103
(609) 771-7330
Test offered October, January, March and June.

Medical College Admission Test (MCAT)

American College Testing Program
P.O. Box 414
Iowa City, IA 52243
(319) 337-1276
Test offered August and April.

Law School Admissions Service

P.O. Box 2000
Newtown, PA 18940-0998
(215) 968-1001
Test offered October, December and February.

Dental Admission Test (DAT)

Department of Testing Services

American Dental Association

211 East Chicago Avenue, Suite 1840

Chicago, IL 60611-2678

(312) 440-2689

Test offered October and March/April.

Optometry Admission Test (OAT)

Optometry Admission Testing Program

211 East Chicago Avenue, Suite 1840

Chicago, IL 60611-2678M

(312) 440-2693

Test offered October and February.

The Notification Process

You may receive replies as early as March or April, or as late as June. In some cases, you may be placed on a waiting list from which you may be selected as vacancies occur. These could be filled as late as immediately prior to the beginning of a new term.

Before you begin receiving acceptances and rejections, rank the schools according to your preferences. As soon as you receive two offers, politely decline the less attractive one. Continue this process until you make your final choice. This may make it difficult if you have heard from School #2 but are still awaiting a response from School #1.

Before being pressured into sending a fee to a second-choice program, try to speed up the first-choice school with a polite inquiry about the status of your application. If they intend to notify applicants shortly, try to stall the other school. If there will be considerable time between the deadline for one school and the notification date of another, you may have to decide if you're willing to pay for a guaranteed spot you may not use.

The "Wait List"

Being on a school's "wait list" or "holding list" is similar to being at the end of a long line for tickets to a popular event. Your chances of getting in depend on how many are ahead of you.

Here are some proactive things you can do if you end up on a wait list:

- Apply to more schools.
- Take an intermediate degree, especially if you're switching your area of concentration.
- Take additional classes and reading in your major field of study.
- Attend summer school at your target institution.

The Personal Essay: Tell About Yourself

The audience for your "personal essay" is an admissions committee composed of members of your future profession or academic discipline. When they read your essay, they will be seeking depth and substance, along with a true passion and commitment to your area of study. They will also be looking for individual traits or characteristics that make you an outstanding graduate school candidate.

Through the personal essay, you have a unique opportunity to:

- Convey your long- and short-range career goals.
- Present yourself as an individual with desirable personal abilities, background, interests and plans.
- Describe the nature and significance of your relevant experiences, and give concrete evidence of your knowledge, competence and motivation in the field of your choice.
- Explain your special interest in this particular graduate program.
- Account for any conspicuous weaknesses in your record.
- Demonstrate your writing ability and communication skills in general.

How to Get Started

It is imperative that you conduct a thorough self-assessment of your interests, motivations and career goals before you begin to write.

Consider these questions about your own abilities, background, interests and plans:

- Why do I want to pursue a graduate school program?
- What are the special features, approaches, or values of this particular program?
- How do my interests, values, strengths, experiences, ambitions and plans relate to what this program offers? Why do I want to be a part of this program? Why would this program want me?
- What is my interest and motivation in this field? What have I gotten out of it so far and what do I hope to get out of it? Can I trace my interest and motivation to any concrete experience?
- What are my strengths related to this field, personal, academic, and experiential?
- What experiences demonstrate my competence and motivation in this field?
- Do my relevant experiences fall into any pattern? Broad exploration? Increasing focus? Tackling greater and greater challenges?
- What kinds of experiences have taught me the most?

Writing Tips

Here are some general tips to help you write an effective personal essay:

- Before you put pen to paper, make lists of information that may be pertinent to the admissions decision. Lists may include professors, courses, books, research projects, ideas, travel, and other experiences that have been important. You should also list work, extracurricular and volunteer activities, special skills, honors and awards.
- Give yourself plenty of time. Start thinking about your essays early. The admissions committee reads essays thoroughly and carefully. Make sure you've given it your best effort.
- Be sure to read the essay questions on the application carefully. What information, approach or emphasis is the question asking for? Make sure you answer all questions and address issues outlined.

- Although you may formulate a general essay in advance, make certain that each application contains an essay which specifically answers the questions asked by that school.
- Your spirit, character and uniqueness should come through but your writing should be formal and correct. Refer to *The Elements of Style* by William Strunk, Jr. and E.B. White.
- Each essay should contain at least a sentence or two which tells why you have chosen that particular institution. Does it have an excellent specialization in your area of interest? Is there a particular faculty member with whom you expect to work? Is the program recommended to you by a faculty member?
- Strive for a strong opening line or paragraph. Look for something beyond the predictable, something that demonstrates the qualities that set you apart from other candidates.
- Specific knowledge, skills and insights acquired through internships and other work experiences--paid or volunteer, and related to your proposed field of study--are particularly strong material.
- Any experience that demonstrates interpersonal talents, entrepreneurial skills, ability to perform under stress, unusual background, some important lessons learned, or a genuine commitment to a worthy cause could be appropriate if you demonstrate the relevance.
- Draft! Draft! Draft! Good writing is writing that is easily understood. Have one good writer critique your essays, and another proofread them.

Faculty Recommendations: Points of Reference

Graduate school recommendations really come into play when an admissions committee is trying to decide between you and one or more other candidates. Most departments will request three to five letters of recommendation.

Who should you ask for letters of recommendation? At least one letter, and preferably two or more, should come from faculty members in your major field. You may also wish to obtain a recommendation from a professor in an unrelated discipline (perhaps your minor field) in order to show the breadth of your academic interests.

These guidelines can give you the edge:

- Begin developing a relationship with your recommenders several quarters, or even years, before you need the pieces of paper. It's important that they know several facets about you: your character, your course work, your initiative, and your communication skills. Keep them up to date on your achievements, either verbally or in writing.
- Determine who will be your best advocates. If you hear reticence -- complaints about not having enough time to write the recommendations or not knowing you well enough or long enough--be ready to back off. If someone feels forced into writing you a recommendation, you can bet it will be less than glowing.
- Discuss the references with your recommenders. Inform them of any points you would particularly like to get across. Ask them to use as many specific examples as possible.
- Consider using the recommendation as a place in which to explain away a negative that you didn't address in the main essay (e.g., a bad grade.) The recommendation also could be a place to highlight a smaller accomplishment that you didn't include elsewhere in the application.
- Give your recommenders' telephone numbers on applications. More than ever, admissions officers are inclined to place a phone call to a recommender for more details.
- Don't use references from friends or relatives, or recommendations from people who do not know you well.
- Give your recommenders all of the necessary forms, plus addressed, stamped envelopes.
- Give your recommenders at least a month in which to write the reference and ask them to meet a deadline.

- Let the recommender know when you will submit your applications so he or she can send the reference letters at the same time.
- Reference letters can be confidential or non-confidential. Admissions officers may give more credence to a reference if you've waived your right to read it; you will need to decide the advantages or disadvantages of either choice.

Financing Your Graduate Degree: Where to Get Money

Graduate or professional school is an expensive proposition. The cost of a year of graduate education, combining tuition and living expenses, can range from over \$10,000 for a state resident pursuing a degree at a public school to over \$30,000 at some private schools. You can expect tuition costs to increase an average of 10 percent a year while you are earning your degree.

Most financial aid for graduate school is based on the candidate's academic performance and promise. Decisions regarding funding are frequently made by faculty members, usually in the student's department. Obviously, getting to know a department chair or dean is an important strategy.

Merit-based financial aid for graduate school is available from universities, the government, and private foundations. New sources are continually being developed, and in the case of government aid, the amount varies depending upon current executive and legislative policy.

As a prospective applicant, it is critical to thoroughly investigate the availability of financial aid in all its various forms as you go about the admissions process. Both the sources and the amounts are important considerations.

Basic Types of Financial Assistance

Fellowships & Grants. These awards, granted on the basis of academic achievement, normally include a stipend for living expenses, and pay registration fees and tuition. They can be either portable (i.e., offered by an organization for study at any institution of the student's choice) or institutional (i.e., offered by the university or department for study there).

Many universities have their own fellowships which generally go to the students the institution or department wants most to attract.

Assistantships. Teaching and research assistantships usually involve working 10-20 hours per week in exchange for a stipend or monthly salary and/or tuition reduction. Requests for information on assistantships and applications should be made directly to the department of program of interest to you.

Resident Assistantships. Some institutions have programs in which graduate students earn a stipend, room and board, or both by working as assistants in undergraduate residence halls. To inquire about such possibilities, contact the school's director of residence halls.

Long-term Educational Loans. About 75% of all graduate financial aid is now in the form of loans. In addition to major financial programs such as Stafford Student Loans (formerly Guaranteed Student Loans), Perkins Loans, and Plus Loans, each graduate discipline has loan and aid programs tailor-made to suit the situation. Many private lenders have entered the loan market. Decisions are made according to pre-set policies and formulas, and are based on a student's financial need. The institution's financial aid office will be able to explain these loan programs to you.

Employer-financed Schooling. Many companies provide partial or full tuition reimbursement, depending on the grades the employees achieve and the relevance of the course work to their current jobs.

Part-time Employment. Check with the career center on your graduate school campus for part-time employment opportunities.

It's Just a Test

Think the SAT was your final encounter with that sophisticated form of torture known as standardized testing? Not so fast! If your career plans include law, medicine, business, education, or other pursuits requiring a graduate degree, odds are you'll be asked to run the test gauntlet again. For many grad school applicants, test scores play a pivotal role in determining which institution they attend -- and in some cases, whether they attend at all.

The Tests

The following are the four major graduate school admissions tests:

Graduate Record Examinations (GRE). The GRE is required by many university graduate departments. Because competition for admission to such programs tends to be lighter than that for professional schools, the GRE is usually less of a make-it or break-it proposition than its professional test counterparts.

The GRE includes the General Test and Subject Tests in 16 subject areas. The seven-part General Test yields separate scores for the verbal, quantitative, and analytical abilities related to success at the graduate level of education.

Since 1992 a computerized version of the traditional paper-and-pencil General Test has been administered in select sites. During the 1993-94 testing year, a Computer Adaptive Test or CAT was introduced. It is expected that by 1997 a completely modular CAT will replace the traditional version. The new General Test will likely consist of revised versions of the current verbal, quantitative, and analytical measures as well as a mathematical reasoning measure and a writing measure.

The Subject Tests area is designed to measure knowledge and understanding of subject matter related to graduate study in specific fields. Each test is intended for students who have majored in the subject as undergraduates.

Both sections are scored on the familiar 200-to-800 scale.

You may request a copy of the GRE Information & Registration Bulletin from: Graduate Record Examinations, Educational Testing Service, PO Box 6000, Princeton, NJ 08541-6000. General Test practice materials are provided in a new free publication, the General Test Descriptive Booklet which may be obtained at the same address.

Graduate Management Admission Test (GMAT). GMAT scores are used by nearly 1,300 graduate management programs throughout the world, and about 850 schools require GMAT scores from each applicant. At most business schools, GMAT scores count heavily in the admissions process, although their importance is somewhat tempered by the fact that many B-school applicants are older and already have a record of career accomplishment that may counterbalance non-stellar test scores.

The current GMAT test consists of nine separately timed sections, seven containing at least 15 multiple choice questions and two separately timed 30-minute writing tasks. The GMAT measures general verbal, mathematical, and analytical writing skills that are developed over a long period of time and are associated with success in the first year of study at graduate schools of management.

The GMAT Bulletin of Information and Registration Form is available by writing to: Graduate Management Admission Test, Educational Testing Service, P.O. Box 6103, Princeton, NJ 08541-6103 or calling (609)771-7330.

Medical College Admission Test (MCAT). A good performance on the MCAT, like a strong grade point average, remains a near-ubiquitous precondition of medical school admission. The skills and concepts tested by the MCAT are those identified by physicians and medical educators as prerequisite for the practice of medicine.

The MCAT is an approximately 9 1/2-hour test that includes a heavy dose of straight science -- biology, chemistry, and physics --plus scientific problem solving, verbal-reasoning, writing, reading and quantitative analysis.

The MCAT is given in April and August each year. Candidates are advised to take the exam about 18 months before they plan to enter medical school.

For information, contact the American College Testing Program, P.O. Box 414, Iowa City, IA 52243 or (319) 337-1276.

Law School Admission Test (LSAT). In order to be accredited by the American Bar Association, law schools must require that applicants submit LSAT scores. In the highly competitive arena of law school admissions, an average score is enough to send an otherwise qualified candidate down in flames.

The LSAT is a half-day standardized test. It consists of five 35-minute sections of multiple-choice questions. These include one Reading comprehension section, one Analytical Reasoning section, two Logical Reasoning sections, and a variable section containing additional questions that do not contribute to your score but are used to pretest new test questions. A 30-minute writing sample is not scored, but a copy is sent to each law school to which the LSAT score is reported. Each law school determines how it will use the writing sample.

LSAT scoring is on a scale of 120 to 180, and is based on the number of questions answered correctly. There is no penalty for guessing.

LSAT materials may be requested by writing to the Law School Admissions Service, P.O. box 2000, Newtown, PA 18940-0998 or phoning (215) 968-1001.

Other Tests. Some schools may require other graduate school admissions tests, including the Miller Analogies Test, and the more specialized Dental Admission Test, Optometry Admissions Test, Pharmacy College Admission Test, Veterinary Aptitude Test, and Test of English as a Foreign Language.

Graduate School Tests: The Preparation Options

Do It Yourself?

The graduate school testing organization (i.e., Educational Testing Service, American College Testing Program, etc.) generally assert that a good dose of home study and practice test taking is sufficient preparation for their exams. For some people -- those with the time, motivation and self-discipline to buckle down on their own or who are naturally adept at test taking--this may be true.

A wide array of study materials is available for test prep do-it-yourselfers:

- Each test organization automatically provides free handbooks containing sample tests and rudimentary strategies for all registrants. Some publish and sell through bookstores an official study guide featuring actual exams from recent years.
- Commercial study guides and software programs designed for both IBM-compatible and Apple Macintosh computers are available in book and computer stores. Some feature "simulated" practice tests.
- Cable TV's Learning Channel offers a college exam review series. Check your local listings or call (800) 346-0032 for air times.

Commercial Test Reviews and Coaching

Are these services worth their hefty fees -- usually \$500-\$600? The consensus is that if you feel you'll benefit from the built-in structure and discipline of a review course, and if you can afford it, it's probably a wise investment (although of course, there are no guarantees.)

Unfortunately, the watchword in selecting a prep course or private tutor is "caveat emptor." There are dozens of choices, but woefully little objective information with which to judge the relative merits. It's a good idea to talk to some people who recently took the course you're interested in.

Keep these questions in mind when you're checking out commercial test preparation courses:

- How much actual classroom time does the course provide?
- Does it include questions from the real tests?
- Does it thoroughly cover tricks and strategies for that specific test as well as content-oriented material?
- Does it allow a dissatisfied student to repeat the course without charge?
- Are scholarships or discounts available?