Exploring Graduate School

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Is Grad School for Me?

You may already be figuring this out: graduate school is not for everyone. How do you know if it’s for you? The first step in the process is to determine what you want to do long-term. (We know—it’s easier said than done, right?) Once you’ve developed that plan, then find out if a graduate degree is important to meet your goals. Graduate school shouldn’t be “the plan”; it should be a “step in the plan” to get to your final goal. Judy Brobst, your Career Counselor, is available to help you with this decision making process. Check out the resources available on the lower left hand corner of the CSU Career Center website for more guidance. http://career.colostate.edu/

When Should I Go?

Deciding when to go to graduate school can be an important factor in how successful you will be once you start a program. Remember, completing traditional master’s level programs takes about 2 years (if you enroll in them full time) while PhD programs can take 5 years or more to complete. Graduate school takes hard work; long hours; and lots of reading, research and writing. Do you have it in you (i.e. motivation and energy) to be in school for at least that amount of time or more? If you are feeling pretty burnt out with school and dread the thought of taking more classes beyond those you need in order to graduate, maybe taking a year or two off will help you recharge your academic battery. If, on the other hand, you are the type of person who will lose momentum if you take time off maybe you should apply to start a program right away.

Starting a graduate program immediately after earning your undergraduate degree is not critical. In fact, taking some time off may be extremely helpful if you need to make money to help pay for graduate school or to get additional work or volunteer experience in the field you plan on studying while in graduate school. Additional experience in the field is always a plus and could look good in the eyes of graduate programs to which you apply. They will often take into account life experiences of applicants so seek jobs or learning opportunities that enhance your skills and interests in the field you plan to study further. Be careful not to drift from job to job or to spend a year or two aimlessly unemployed which could look bad.
So, you’ve decided to go to grad school…

Now What?

Congratulations! You’ve decided to go to graduate school. Now that the easy part is done (the decision), it’s time to get to work. Selecting schools to which you will apply can be challenging. One of the first decisions to make is what type of degree you plan to earn. You have options of a masters degree, Ph.D. or specific professional degree (M.D. or J.D., for instance). Some things to consider when making that decision include:

- the level of degree necessary to meet your work goals (Can you do what you want with a masters or do you need a Ph.D.?),
- the field of study you’ll pursue (Do you really need Psychology or is a Counseling program or Masters of Social Work actually a better fit?),
- the amount of energy and endurance you have to put into school (Can you envision 5-7 more years of school full time?),
- and your financial situation (Do you have family supporting you, do you plan to take out loans or is it essential to find a program that is funded?).

When selecting graduate schools, make sure they are accredited through the appropriate governing body. For instance, the APA accredits School Psychology, Counseling and Clinical Ph.D. programs while the AAMC accredits allopathic medical schools (MD). Once you’ve decided on the type of program to which you’ll apply, the real research comes into play. You’ll need to make some decisions based on research interests, financial support, atmosphere of the department, location, etc. Good places to start searching include asking faculty and current graduate students to recommend strong programs in that academic area, exploring at [www.gradschools.com](http://www.gradschools.com) and also navigating discipline-specific websites such as [www.siop.org](http://www.siop.org) (for I/O psychology).

As with most other things in life, it’s generally best to not put all of your eggs in one basket. We recommend you consider applying to a range of institutions from “reach” to “back-up” programs. (But, don’t apply if you don’t meet the minimum application requirements. Otherwise, you’ll generally be screened out by GRE scores or GPA.)

### The Nitty Gritty on Grad School Apps

Applying to graduate school is just like applying to undergrad, right? NO! Be prepared: the application process is long, involved, and time consuming.

The general timeline for entering graduate school in Fall 2010 might look something like this:

<table>
<thead>
<tr>
<th>Timeline</th>
<th>Task</th>
</tr>
</thead>
<tbody>
<tr>
<td>First years in college</td>
<td>Earn strong grades, get good experience (research, teaching, field placement) &amp; make connections with your faculty members so they know who you are!</td>
</tr>
<tr>
<td>Spring and Summer 2009</td>
<td>Study for the GRE; research &amp; narrow down graduate programs</td>
</tr>
<tr>
<td>Spring/Early Fall 2009</td>
<td>Ask faculty for letters of recommendation</td>
</tr>
<tr>
<td>Summer/Early Fall 2009</td>
<td>Take the GRE</td>
</tr>
<tr>
<td>Fall 2009</td>
<td>Write your personal statement (have several people proofread it) &amp; modify as necessary to meet requirements for each individual program; update your C.V. or resume (utilize the Career Center)</td>
</tr>
<tr>
<td>Dec. 1 2009 – Jan. 15 2010</td>
<td>Complete &amp; send off an application for each program (before their deadline!)</td>
</tr>
<tr>
<td>Early – Mid Spring 2010</td>
<td>Wait for decisions, visit schools, keep focused on academics &amp; make your choice</td>
</tr>
<tr>
<td>Fall 2010</td>
<td>Enter graduate school</td>
</tr>
</tbody>
</table>

### How to decide where to apply…

Consider buying: *Getting What You Came For: The Smart Student's Guide to Earning an M.A. or a Ph.D.* by R. Peters. (Try Amazon or half.com for amazing deals.) This is a great resource for deciding if you need to go to graduate school, whether or not you should take time off to work first, how to choose institutions, and how to successfully navigate the application process. Peters outlines a series of factors to consider when deciding on institutions including but not limited to the following:

- Advisor
- Financial support
- Prestige of department
- Emphasis of department
- Location
- Time to completion
Imagine that you’re a student majoring in psychology (not that big of a stretch, right?). You may be interested in counseling, or perhaps industrial psychology, or health psychology. You see your advisor every semester, you get involved on campus, and you graduate with good grades after four years. Then you get out in the work world, only to discover that you have no idea what you want to do. Or maybe you’ve found a decent job, but you’re finding that you don’t like what you do. Or perhaps you didn’t get the job you wanted because of lack of work experience.

What if this happens to you?

What if all this could be avoided by participating in some sort of practical, applied experience now, while you are a student at CSU?

Although the psychology major at CSU does not require students to participate in any form of practical application of your knowledge, each and every one of your faculty, advisors, and mentors would recommend you do it! Becoming a research assistant to a faculty member or graduate student on campus provides excellent experience and builds skills that can make you shine on graduate school applications. Teaching assistantships can show you in great detail what goes into running a class, and whether teaching or the academic life is for you. And field placements (aka internships) are a great way to learn whether or not a particular area of psychology is the direction you’d actually like to go.

**BONUS:** all three types of experiential education can earn you upper-division credits toward graduation!

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**Field placements** make for great résumé builders. You learn skills that are valuable to any employer and learn every aspect to a specific type of job. Many students in our major complete field placements in Fort Collins/Loveland, Denver, Colorado Springs, and even out-of-state during the summers. Some graduates even end up working for the organization at which they interned. Locally, some of the places people have done field placements include:

- Turning Point (residential treatment)
- Mountain Crest (behavioral healthcare)
- Crossroads Safe House
- Larimer County Sheriff’s Office
- Department of Corrections
- Express Employment Professionals (I/O)

**Research assistantships** are one of the best ways to strengthen your applications to graduate school. Not only do you build skills that are valuable in any workplace, but you develop your own interests and learn about the various pieces of a research study. As this is something you’ll do as a graduate student, it is important that you fully understand how to do it! There are dozens of research opportunities within the psychology department. Ask your advisors or teachers about what opportunities they might know about, and check out the psychology department website. (See more on research in “Experts’ Corner” on page 8.)

**How to find out more**

If you’d like to become a research assistant, start talking to your professors! They may be looking for someone, and if they aren’t, they may know someone who is. To look into field placements, talk to your advisors, your career counselor (Judy Brobst), or your professors. To ask about becoming a TA, approach the professor you’re interested in working with, to find out if they have any availability or need.
Making your application stand out…

Do everything you can to make your application stand out! Be sure to have a solid foundation in research, clinical (if appropriate) and academic experiences. Try your best to get research experience in the area that you eventually want to pursue. If you have the opportunity to work on your own research project based on a faculty member’s interests, that will make you stand out even more. For many non-psychology masters programs, practical hands-on experience in the community is critical. Be sure to get both depth and breadth with your volunteer, field placement, and work experiences. Finally, be sure your letters of recommendation are strong and delivered on time.

Letters of Recommendation

Many graduate schools weigh letters of recommendation very heavily. Strong letters of recommendation can even compensate for low or weak GPAs and GREs. As such, letters of recommendation are extremely important and they can become one of your greatest assets! Here are just a few things to consider as you seek out and secure letters of recommendation:

Give careful consideration to who will write your letters of recommendation. Some of the best people to ask are those who:

- have worked with you closely, have a positive opinion of you, and who can attest to your abilities, determination, and potential (i.e. a research/internship supervisor, faculty mentor, Psi Chi/PSA advisor);
- have known you long enough to write with authority (i.e. academic advisor/academic support coordinator);
- have relevant expertise and are well known (i.e. professors you have taken classes with and who know you well, departmental chair).

Get involved in Psi Chi/PSA and other activities in the department. Talk to faculty/professors early on and stay connected with them. The better the prospective letter writers know you, the more likely they will have enough experience with you or have a positive enough impression of you to write a good letter.

Once you have identified 3-4 letter writers be sure to give them plenty of time (at least 3-4 weeks in advance of any application deadlines) to write the letter(s). The more time you give them the better! Be sure to check back a few days before the application deadlines to ensure that the letter has been sent or faxed. You should also provide your writers with some written information about yourself; the courses you took with him/her; your grades; any activities you undertook in the department, on campus, or in the community; your career aspirations; the type of program you are applying to; and any other information you feel is relevant. Be sure to provide your writers with any forms that are supposed to be submitted with the letters of recommendation and a pre-addressed envelope for each letter with postage affixed if the letter is being sent via postal mail. If there are graduate school letters that should be returned to you in a sealed envelope, be sure to write your name and the school's name on the outside of each envelope.

If you take the time to get to know your professors and internship supervisors, allow them to get to know you and your aspirations, work hard in their classes and as their research assistants/interns, and provide them with the information and materials they need, they will be more inclined and able to write you strong letters of recommendation. Finally, be sure to send a thank you note to the individuals who take the time to write your letters. Good luck!

Common application errors…

When applying, watch out for common errors! Typos, mistakes, or writing in the wrong name of the institution just aren’t acceptable and create large red flags about your application. Also, make sure that you have submitted a “complete” application. If you’re missing a letter of recommendation or official transcripts, your application won’t be considered. (If you’ve already decided to which programs you’ll apply, you may have your GRE scores sent right after taking the test.) And, it’s VERY important to be courteous to staff who are answering your questions on the phone. If you’re rude others will find out! (Please see the Experts’ Corner on page 8 for more insight regarding your application process.)
Taking the GRE: Ack!!!

Taking the GRE, and even figuring out how to take it, can be pretty darn confusing. What is the test like? How should I study? How many times can I take it? How important is it to do well? We’ve heard every question under the sun regarding this topic, and thought we’d shed some light on this for you here.

The Graduate Record Exam is similar in concept to the SAT or ACT that you took in high school in order to get into college. Most graduate programs require that you take the GRE, but not all of them!

You take the test on a computer in a proctored setting. It is timed and divided into three sections:
- Verbal Reasoning (evaluated on a 200-800 point scale)
- Quantitative Reasoning (same)
- Analytical Writing (0-6 point scale)

A score of 1600 with a writing score of 6 would be a perfect score (which is very unusual). To give you some context, CSU’s PhD program in psychology requires a minimum of 1060 combined (500 Verbal, 560 Quantitative), but that is the minimum they look for, so the higher the better!

Cost is $140. If you take the test a second or third time, it is $140 every time. Score reports are included in your test fee, and sent to you and up to 4 colleges you designate. Additional score reports cost $20 each.

You have four hours to complete the test, with a scheduled 10-minute break about half way through the test.

In order to take the test, you have to register for it. Here at CSU, we have our very own testing site, located in Clark C-82. You can either call them at (970) 491-5060 or go there to register, or go to www.GRE.org and click on Register for a GRE test to register online. Follow the steps and use a credit card to pay! If you register at the testing center, they also accept checks. If you use CSU’s testing center, you can schedule the test to fit your schedule during the academic year. There, the GRE can be taken M-F, either at 8:30am or 12:30pm. Peak season for taking the test is in the fall semester (right before grad school applications are due), so you’ll want to register 1-2 months in advance. During the summer, testing dates are more sporadic—see the GRE website for specific dates. Slow season at the CSU testing center is in early March. If you registered for it in late February, for example, you might be able to take it as early as the following week! But is that enough time to study?

You’ll know your scores for the Verbal and Quantitative sections immediately after you finish the test. The writing section gets graded by an actual person, so you find that out when you receive your official score report, 10-15 days later. Your GRE score is good for 5 years.

A special note on subject tests: there are eight disciplines in which you can take a subject-specific test, one of which is psychology! The subject test is offered only three times a year, in April, October, and November. You have to register for it online. The test itself is paper only, and you’re given apx. 3 hours to complete it. It costs $130 and you should register 2-3 months in advance. The schools you apply to will indicate whether they require the subject test or not.

Studying for the GRE can be done in various ways. You can use the GRE website to see practice test questions and other study tips. There are many printed publications that help students review and study for the GRE. It is important that you use a recent version (2008 or 2009), as the test changes every year in one way or another. Check out the CSU bookstore, local booksellers, or the internet. Also at the CSU bookstore: a box of vocab cards for $16 helped senior Andrew Stewart (see “Learn From Those Before You” on page 6 for more info) improve his vocab and BONUS, he didn’t have to make the flashcards himself! Finally, there are classes you can take, offered through companies like Kaplan or Princeton Review. These classes are comprehensive, provide a lot of study materials, and cost up to $1200. There are usually classes offered at CSU and CU-Boulder, and most companies that run these classes “guarantee results.”

Whatever route you choose to take to prepare for the GRE, the important thing is that you DO STUDY! If you take the test without studying, you’ll find that you’ll be pretty disappointed with your scores. Half of studying for the GRE is learning how to take the test while the other half is content-related. Also, since all of your scores are reported when a score report is sent to a school, faculty report that seeing low test scores followed by significantly higher ones makes them question if the applicant prepared and took the GRE seriously the first time around. Not the best impression to make on someone who’s deciding whether you should be let in to their program or not!

Tons more info about the GRE can be found on these two websites: www.GRE.org www.takethegre.com (a bit more user-friendly, and it links you to the above site when you’re ready to register).
Learn From Those Before You

Who is better to give you advice than a student who just went through this process? Our very own Andrew Stewart (senior psychology major, President of Psi Chi) agreed to provide some insight related to his process.

1. Prepare for the GRE. I bought a $16 box of 500 vocab words from the CSU bookstore and worked all summer to memorize them. They were extremely helpful and were actually the words on the GRE. I also bought a math workbook (~$20) and a verbal workbook and studied with a friend who complemented my strengths/weaknesses. I’m stronger in math; she’s stronger in verbal. Together we made a good team. Also, be sure to do the on-line practice tests!

2. Make decisions on where to apply. I started by going to www.socialpsychology.org and viewed the list of all Ph.D. programs in Social Psychology in the United States. I researched each program and weighted them based on advisor, financial support, atmosphere of department (formal vs. informal) and location (this didn’t impact my decision much). I then took my top 10 schools and e-mailed all of the faculty with whom I would work asking if they were accepting graduate students. Eight of my top ten were, so I applied to those programs.

3. Be organized. I created this cool spreadsheet that had all of the information regarding my applications in one place. It kept things highly organized. If you want to check it out, it’s posted to the left of the Psi Chi door (C10A Clark).

4. Be prepared for the process to happen really fast! I started applying in August and was done by November. Then I had to wait—that was more stressful than applying!

5. Research is critical. If you don’t do research, you’re not getting into grad school (Ph.D. programs). That’s the most important thing ever. (This is true for the Ph.D. programs to which Andrew applied.)

6. Visit the institution. Visiting my top choice (UCONN) was critical to confirm what I thought was true about this program. I accepted after I visited. I’m going this fall.

Tales Of A Graduate Student

A real-life CSU grad student offers tips and advice

Julie Maertens has been at CSU as a grad student in the Applied Social program since 2006. We asked her a few questions about how she decided on grad school, her experiences here, and what advice she might have for current undergrads considering an advanced degree.

Advising Team: Julie, how did you learn everything you had to learn about applying for graduate school? (For example: how to narrow down where to apply to, all about the GRE, what to do as an undergrad to prepare for becoming a competitive applicant)

Julie Maertens: I spent a lot of time asking faculty and other students what the best approaches toward grad school were. I made sure I got as much under my belt during undergrad as possible: research experience, getting involved in extra projects, and of course keeping my grades up. There were really only a couple of programs that offered what I was looking for (health psychology) in places I was willing to live, so that cut way back on how many applications I needed to submit. Some advice here is, don’t underestimate the GRE. It’s worth buying 1 or 2 of the prep books and working on test-taking strategies in addition to content.

AT: What attracted you to graduate work in psychology? Why a PhD program instead of a master’s?

JM: I was initially geared toward counseling psychology, and got my MS in a terminal master's program. But, once in school I found I really liked research and couldn’t see myself working one on one, counseling individuals everyday. There’s not a whole lot you can do with a master's in experimental psych, hence the jump to a PhD program. My advice here is, if you’re interested in a research program and an academic career track, go directly into a PhD program; I think you will finish faster.
AT: As you went through the application process, what was the hardest part? What did you stress out about the most?

JM: The hardest part, hands down, is the personal statement. If you're applying to grad school, it's pretty likely that you already have the grades and letters of recommendation that you need. But, there's really no standard for the personal statement. Books and websites provide very broad advice about what to include, and it seems like schools are fairly idiosyncratic about what they're looking for. The best thing I did was send my letter to one of those services that provides editing and structuring advice for those kinds of things. I got great feedback and it really helped me put together an organized, dynamic letter; costs money but worth the investment. More advice: be prepared for how much time the application process takes. If you are doing it during the fall semester of your senior year, it's like adding a whole additional course to your load.

AT: What advice do you have for undergraduates considering applying to graduate school? What do you wish someone had told you when you were a freshman? A junior? A senior?

JM: Other than what I've already mentioned, it's important to know that grad school is nothing like undergrad. It's a job, and there are many expectations and pressures not present at the undergraduate level. It's a big jump from student to someone who is responsible for many other tasks, like teaching and/or running a lab. You are expected to be very proactive in gaining your own knowledge, shaping your own learning experience, setting goals, completing tasks, and just generally being productive. The days of doing only what someone asks of you, or meeting minimum requirements are over if you want to be successful. Expect to work evenings and weekends in addition to a full work day - many times a 50-60 hour week (sometimes more). That is the rule, not the exception. I repeat, this level of commitment and dedication will be expected!

AT: What has been a highlight of your experience here at CSU?

JM: The best thing about my experience here has been forming collaborative relationships with other bright and motivated students. If you don't work well in groups or don't think you want to work as part of different teams, you should rethink grad school; it is not an independent endeavor. But, that's what I love most about it.

AT: Please tell us more about yourself.

JM: I'm from the Seattle area and earned my Master's at Montana State University in Bozeman before moving to Colorado. I am a single parent so I don't have a whole lot of extra time outside the time I spend with my kids and the work I put in at CSU. I know other students who find time for cool stuff like skiing, hiking, and some traveling during the summer though.

AT: Thanks Julie!

Additional Resources

The Graduate School
204 Student Services
Colorado State University
Fort Collins, CO 80523-1005
(970) 491-6817
FAX: (970) 491-2194
Email: gschool@grad.colostate.edu
http://www.graduateschool.colostate.edu

Judy Brobst
Career Center Liaison
College of Natural Sciences
Office: 117 Statistics Bldg
Phone: 970-491-1190
Email: Judy.Brobst@colostate.edu
http://career.colostate.edu
Every spring, psychology faculty members get piles of applications from CSU hopefuls to read through. As you may know, only a minority of applicants get accepted to our PhD programs. Read on to find out how students either make the cut or don’t!

**Setting yourself apart from the rest of the pack**
Research is a significant way to stick out amongst hundreds of applicants. In fact, Dr. Patrick Monnier states, “Research is CRITICAL!” In Counseling Psych, faculty look for a balance of research experience and clinical experience. [Too] many applicants heavily emphasize either one or the other.” And Dr. Justin Lehmliller offers, “It’s important that your experiences are in the area of study you’re applying to grad school for. That is, if you’re going into social psychology, you should have social psychological research experience. Experience in other areas (e.g., cognitive, developmental) counts for something, but it doesn’t have the same impact.” Dr. Karla Gingerich agrees, but clarifies that for people interested in counseling, “there are not really any opportunities to do research with kids, for example, at CSU. Students still need to find a good researcher in any area and get some experience. Working with a GREAT researcher can outweigh the benefit of research in their exact area of interest, and much of the time students can’t find people doing research in their specific interest area anyway. But they should still do it.”

In Cognitive Psych, faculty are “especially impressed by people who have made significant scientific contributions. Students can do this by starting to work with a faculty member, and then going on to work on their own projects related to the faculty member’s research interests. Usually a completely self-initiated project is less impressive, because usually students do not have the background to fully assess what are the important questions in the field.”

Other wow-factors: students who have published, and students who have a strong background in science and quantitative skills, like computer programming, calculus, advanced statistics, biology and neuroscience courses.

**Meeting GPA and GRE minimums**
Faculty generally use the standards here in the CSU psychology department as guidelines. “We are well aware that an outstanding student may score low on one of these criteria but excel elsewhere,” says Dr. Monnier. In the Counseling Psych program, there is a large pool of talented applicants. “Although we consider all applicants who meet the basic criteria, we have the opportunity to select from so many qualified candidates, which may raise the resultant class GRE scores.”

Dr. Carol Seger gets specific: “In general, to get into a good grad program you will want GREs in the 600s minimum, and a GPA of 3.7 or higher. Occasionally we will admit a student who misses the cutoff in just one area—for example, a student with a 690 GRE-Q, a 3.8 GPA, but only a 480 GRE-V. I tend to be more forgiving of a lower GPA if I see that students have taken challenging science and/or mathematics courses.”

**The next most important part of the applicant’s file after GPA and GRE scores is…**
- Research, research, research (mentioned by 4 out of the 5 faculty)
- Excellent letters of recommendation (as stated by 2 of our experts)
- Clear statement of research interests
- Clear vision for why you want to attend the program you are applying to
- Good personal statement
- Having a life outside of academia (traveling, volunteering, hobbies, etc)

**The personal statement**
“Your personal statement is of utmost importance,” says Dr. Kathy Rickard. “Do you know what you are getting into by applying to this program? How do you fit with our program? What experiences have brought you to this point? A well-written statement also demonstrates to us that you have writing ability, an important aspect of our program.”

**Common mistakes students make**
Looking into graduate school too late is a mistake many students make. Start thinking about it now and get involved, even if you’re not sure what you do or don’t like. Faculty in both Applied Social and Cognitive state that some applicants fail to name a specific faculty member they’re interested in working with, and why. Or they don’t discuss their research interests. Sometimes they receive applications for programs that CSU doesn’t even offer, like the psychology of language or music. These types of applications aren’t “taken as seriously because it suggests that the student isn’t really sure what they want to do and that they haven’t done their homework on the program.”

**Last words on research**
Dr. Lehmliller advises students to get involved with research early on. Waiting till senior year is too late to benefit you in the application process. Also, you’ll need more research experience than just running subjects. Applicants that stand out have “developed additional skills for data analysis, and have contributed to designing new studies,” states Dr. Seger. “Running subjects is a great place to start, but you should be aiming at getting more deeply involved in all aspects of research over time.”

*Special thanks to Drs. Seger, Rickard, Monnier, Gingerich, and Lehmliller for their time and insight.*
Paying for Grad School...

Finding money for graduate school can be even more challenging than it is/was for undergraduate studies. Similar to the undergrad process and experience when applying for aid, funding deadlines are often different than application deadlines and vary from school to school. To ensure that you don’t miss out on any available funds, contact the institution’s student financial services office and the specific department office of the program for which you are applying to ask when funding decisions are made and turn in your application before the funding decision date.

The most common forms of aid received by graduate students are grants, loans, assistantships, aid from employers and work study. Each is described below:

<table>
<thead>
<tr>
<th>Type of Aid</th>
<th>Definition &amp; Key Points</th>
<th>To find out more visit…</th>
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| Grants, Scholarships, & Fellowships | · Fellowships are basically scholarships for grad school  
· You don’t have to do anything in return for them except go to school  
· You usually have to show exceptional talent in your field to qualify, though there are grants based on need  
· Awarded by the institution and through outside sources  
· Most grants available to grad students are sponsored by the federal government to encourage study in certain disciplines (i.e. health fields, teaching, etc.)                                                                 | · http://cuinfo.cornell.edu/Student/GRFN/  
| Loans                           | · Federal government loans (i.e. Stafford or Federal Graduate PLUS loans)  
· Private loans – obtained directly from a lender (tend to carry larger upfront fees, higher interest rates, and more stringent repayment terms than federal student loans)                                                                                                          | · http://studentaid.ed.gov/PORTALSWebApp/students/english/gradstudent.jsp                |
| Assistantships                  | · Provide students with a stipend to help cover education expenses, while in return provide institution with a source of labor for teaching and performing research  
· Teaching assistantships - in exchange for teaching within your field, you are given a salary and/or tuition help. Specifics depend on the school, but duties may include grading papers, monitoring labs, or teaching courses.  
· Research assistantships - similar to teaching assistantships, but involve research. In most cases, you receive funding in exchange for doing work in your discipline. This type of award is common in the sciences and social sciences. | · Check with each college or university you are applying to as each administers its own Assistantship program |
| Aid from Employers              | · Company/Employer offered tuition reimbursement program or compensation for completing graduate studies  
· Employers often attach certain terms to these benefits (i.e. require passing grades, obligating employees to work for the company for a certain period of time for each course company pays for, etc.)                                                                                   | · Check with your employer’s Human Resources representative                              |
| Work Study                      | · Government-sponsored form of financial aid which encourages students to become involved in the community                                                                                                                                                                                                                                             | · These programs are campus-based – check on availability of these positions with the financial aid office of the institution which you plan to attend |

For more information on paying for graduate school, visit: [http://www.petersons.com/](http://www.petersons.com/) and click the “Graduate Scholarship Search” link in the Quick Links box under the Graduate Schools heading.
What to do if you’re not accepted…What Now?

Hopefully all of your preparation and hard work will pay off and you’ll be accepted into a program that’s right for you. But what happens if you’re not admitted to the graduate schools you applied to? Does that mean you’re not qualified for graduate level work? Not necessarily. There could be any number of reasons why you weren’t selected. Perhaps the schools you applied to lacked the funding needed to let in everyone they would have liked to admit. Maybe they had an overwhelming number of qualified applicants or your interests didn’t match up with the professors reviewing your application. You could also look at this setback as an opportunity for you to gain additional practical experience by working instead of starting a grad program right away. So rather than beating yourself up over it, you should think about what you do now.

If you are absolutely certain that you want to get into a graduate program and plan to reapply, you need to reassess the strength of your application and determine how you move forward from here. You can contact the schools to which you applied to ask for feedback. A member of the application committee should be able to tell you what was lacking from your application and why you may or may not have been a strong candidate for their program. Knowing specifically what the admissions committee considered to be your strengths as well as your weaknesses could help you determine what you can do to improve your chances of getting in during the next application cycle. Say for instance that your test scores were considered low or the quality of your personal statement was less than expected, those are things that can be fixed. Retake the GRE now that you know the format of the exam and can better prepare for the sections you may not have done well in. Have your essay/personal statement reviewed and edited by someone who can help you make it the best possible. The CSU Career Center is a great resource for refining personal statements.

If you originally applied to a Ph.D. program and were not accepted, you may want to consider applying to a Master’s degree program then move on from there. The requirements to get into a Master’s program are generally less stringent than what is required for a doctoral program. Getting into a Master’s program will allow you to see if an advanced degree in the area you have chosen is right for you and will allow you to demonstrate your ability and commitment to graduate study. After completing a Master’s level program, you may in fact have a much easier time being accepted into a doctoral program.

If you do not want to wait until the next application cycle, you could look into applying as a non-degree seeking student. This may enable you to take graduate level course work possibly at the school you hope to get into. This would allow you demonstrate that you can handle graduate level work and make a positive impression on professors guiding the acceptance process. How cool would it be to have a reference included from the department to which you are applying during the next application cycle?

Another thing to think about is where you will apply next time. Should you reapply to the same schools you did the first time around or is it better for you to apply to different schools altogether? If you are able to spend time working with professors from a school you applied to the first time or if you can change your application significantly in some way, it’s possible you may get in the second time around to a school you previously applied to. However, some committees are less likely to admit applicants they have previously rejected. You may be better off applying to different schools. What where some of the second or third tier schools you didn’t apply to the first time? Are they worth reconsidering? Deciding where you will apply to next time may be easier now that you are more familiar with the process and after re-evaluating your strengths and weaknesses as a candidate.