



# APPLYING TO and FINANCING GRADUATE SCHOOL



Office of Career Services

Texas State University - San Marcos

With sufficient research and advanced planning, you can find the resources needed to finance your graduate education. Be creative in your quest for money!

Some potential funding sources include:

- ♦ Federal Government
- ♦ Professional Organizations
- ♦ Student Organizations
- ♦ Places of Worship
- ♦ Current/ Former Employers
- ♦ Parents'/Partner's Employers
- ♦ Awards or Prizes from Hobbies or Talents

"Financing solutions are relatively painless to secure for most graduate students but should be undertaken with great care."

Peter Diffley &  
Joseph Russo

Paying for Graduate  
School Without  
Going Broke

***The graduate school application process varies depending on the institution.***

*There are, however, some fairly standard general requirements. Most likely, you will be applying to a specific program or department. It is important to find out the requirements and selection procedures for each school to which you apply so that you can tailor your application to fit the program.*

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## APPLYING TO GRADUATE or PROFESSIONAL SCHOOL

As a rule, it's a good idea to apply to several graduate programs you are interested in, including a prestigious, competitive university and a major university with large graduate programs where you feel you have a reasonable chance of being accepted.

**DEADLINES** - Complete and file your application in a timely manner. Plan to have all the materials needed to submit the application early. Keep in mind that admission and financial aid decisions are often made well in advance of stated university deadlines.

## APPLICATION MATERIALS

### Application Form and Fee

- Complete application form clearly, accurately. Ensure there are no spelling or grammatical errors.
- Fees may range from \$20-50. Students with financial need can often waive the fee. Check with the admission office for details.

### Personal Statement

- Be sure that your essay answers questions specified in the application.
- Identify past experiences relevant to your field of study such as volunteer work, undergraduate research or projects, internships, or work experience.
- Demonstrate maturity, creativity, uniqueness, enthusiasm for the field of study.
- Stay within the stated length limits. A longer essay does not equal a better essay.
- Avoid fonts smaller than 10-point or larger than 14-point.
- Proof essay multiple times for spelling and grammar, as well as sentence structure.
- Utilize your resources! Career Services offers essay critiques, and graduate school advising. The Writing Center (Flowers G09, 245-3018) has handouts and web sites for common writing issues, as well as individual writing counseling.

### Transcripts

Request transcripts from the Registrar's Office, to be sent directly to the graduate institution. Send transcripts from all institutions, graduate and undergraduate. The admissions committee may consider your:

- Cumulative GPA
- GPA in Major
- GPA for last 2 years
- GPA in courses relevant to your proposed field of study
- GPA from year-to-year, or semester-to-semester

### Letters of Recommendation

- Most graduate programs require 3-5 letters of recommendation.
- It's best to ask professors and former employers who know your work ethic, interests, aptitude, and motivation for graduate study, to write letters for you.
- Individual institutions usually have a special form for recommendation letters. Be sure to provide required forms, and addressed, stamped envelopes.
- Give each letter-writer a copy of your resume and a cover letter detailing explain your education and career goals, and your purpose for attending graduate school.
- Make sure you give those writing letters for you plenty of time (approach them early) and a deadline for completion. It's a good idea to gently remind them about the letter as the deadline approaches. Also, remember to send them a thank-you note!

### Test Scores

Many programs require an admissions exam. Check the school's catalog to identify which tests, and what scores, are needed for admission. The most common tests are:

**Graduate Record Exam (GRE):** Measures verbal, quantitative, and analytical writing skills  
<<http://www.gre.org/>>

**Graduate Management Admission Test (GMAT):** Verbal, quantitative, analytical writing  
<<http://www.mba.com/mba/TaketheGMAT>>

**Miller Analogies Test (MAT):** Measures verbal and reasoning ability  
<<http://harcourtassessment.com/haiweb/Cultures/en-US/dotCom/milleranalogies.com.htm>>

**Law School Admission Test (LSAT):** Measures reading and verbal reasoning skills  
<<http://www.lsac.org/LSAC.asp?url=lsac/about-the-lsat.asp>>

**Medical College Admission Test (MCAT):** Measures problem solving, critical thinking, writing skills, and knowledge of science concepts and principles prerequisite to study of medicine  
<<http://www.aamc.org/students/mcat/start.htm>>

- Check appropriate websites for information about registration and test preparation.
- Take the test early. Generally, it is a good idea to take the test approximately one year before graduating from your undergraduate program.
- Find out the institution's policy regarding taking the test more than once. Some schools will take the highest score, others will average. In general, do not take the actual test as a "practice test." Actual practice tests are available.

### Interviews

- Many graduate programs include a personal interview as part of the application process. Take this opportunity to "sell yourself," that you are a good fit for the program.
- Articulate academic/career goals, and reasons for applying to that specific program.
- Save your preferred school for last—your interview skills will improve with each interview.
- Practice answering questions on the spot. Career Services offers practice interviews.
- Show interviewers you know their institution and program. Ask intuitive questions, avoid questions more easily answered in the institution's catalog, brochures, or website.
- Send thank you note after interview, mentioning specifics about yourself or the interview.

### Notification

Institutions may notify those admitted as early as March, or as late as June (for Fall admission). If you are placed on a waiting list, you could be admitted right before classes begin.

*Determining how to finance your education is an important part of planning for graduate school. Investigate all of your options.*

### **TIPS FOR FINANCING GRADUATE SCHOOL**

Read all financial aid materials carefully and file documents on time.

Much of the financial aid for graduate school is based on academic performance. Maintain high grades!

Investigate availability of financial aid in all forms as you go about the admissions process.

Keep in mind that some employers provide assistance for tuition and fees for credit courses.

Fellowships vs. Scholarships: **Fellowships** usually require a service in exchange for a stipend and are most often associated with graduate school. **Scholarships** typically do not carry an obligation other than satisfactory academic performance.

### **BASIC TYPES OF FINANCIAL ASSISTANCE**

**Educational Loans** are made based on financial need. About 75% of all graduate financial aid is now in the form of loans. Each graduate discipline has specific loan and aid programs. See the institution's financial aid office for loan details.

**Fellowships and Grants** are based on academic achievement and normally include a stipend for living expenses, and pay registration fees and tuition. They are usually offered through an organization or by the university.

**Teaching and Research Assistantships** generally involve working 10-20 hours a week in exchange for a stipend, monthly salary, or tuition reduction. Requests for information on assistantships should be made directly to the department of the program that interests you.

**Resident Assistantships** are sometimes available, in which graduate students earn a stipend, room and board, or both by working as assistants in undergraduate residence halls. Contact the institution's Residence Life office for more information.

**Employer-financed Schooling** might be an option for you if you are currently employed. Many companies will provide partial or full tuition reimbursement as an employment benefit.

**Part-time Employment** on- or off-campus can provide valuable experience and additional income. See the institution's career center for details.

**Full-time Employment** in the administrative offices of the institution you want to attend is an other possibility. Sometimes these positions will even offer a tuition discount for part-time graduate study.

**RESOURCES**

The Internet is a good source of information on graduate study financial aid. Check the Website for the financial aid office at the specific college or university you want to attend.

Other suggested Websites include:

National Association of Graduate Professional Students: [www.nagps.org](http://www.nagps.org)

Council of Graduate Schools: [www.cgsnet.edu](http://www.cgsnet.edu)

The Career Resource Library, located in the Career Services office, is a good place to research possibilities for financing graduate school. For a list of all books available in the Career Resource Library, visit our Website:

[http://www.careerservices.txstate.edu/WhatIsCS/Services\\_Provided/OnLineBookList.xls](http://www.careerservices.txstate.edu/WhatIsCS/Services_Provided/OnLineBookList.xls)

**Material for “Applying to and Financing Graduate School” Adapted From:**

Free Money for Graduate School (4th Edition)  
by Laurie Blum

Guide to American Graduate Schools (9th Edition)  
by Harold R. Doughty

Paying for Graduate School Without Going Broke  
by Peter Diffley & Joseph Russo

What is Graduate School All About?  
[http://www2.jobtrak.com/help\\_manuals/gradschool/print\\_gs.html](http://www2.jobtrak.com/help_manuals/gradschool/print_gs.html)

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