

Graduate School

What is Graduate School?

Graduate School provides additional education to earn an advanced degree (also known as post-graduate degree) such as, Master’s (ex. M.S., M.B.A., etc.), Doctoral (ex. Ph.D, L.L.D, etc.) and, Professional Doctoral Degrees (ex. J.D., M.D., etc.). A student attending a graduate school is also known as a grad student or postgraduate student and has already earned their Bachelor’s degree.

Do I NEED a post-graduate degree for my DREAM JOB?!

It depends on what kind of work you are interested in doing. Not all occupations require an advanced degree and there are some where it is **optional** and will take work experience into consideration instead. A common way to check whether a job position will require an advanced degree is by checking the *qualifications* section on a job posting which will typically include the education level needed to perform the duties outlined in the description. In most cases, the higher the position (ex. supervisory and director roles) the higher the education level. Another resource to utilize to check a job’s degree requirement is [O*Net Online](#) (scan QR code for webpage!) which is a career exploration and job analysis tool.



Entrance Exams

Similar to the college application process, those who are considering applying for graduate school may be likely to complete an entrance exam as part of the application process. Over the years, there have been many graduate programs (typically those that accept the GRE) in the U.S. that have either done away with the entrance exam requirement or have made it optional. There are several types of entrance exams based on the type of advanced degree one is seeking to obtain. Below is a list of the most common degrees and the entrance exam required for each degree.

School	Description	Entrance Exam
Graduate School	Almost any major offered at a liberal arts institution.	Graduate Record Examination (GRE)
Business School	Prepare students to enter the business world by offering degrees in a variety of business-related subjects.	Graduate Management Admissions Test (GMAT)
Medical School	Prepare students to become a physician or doctor by offering degrees in medicine.	Medical College Test (MCAT)
Law School	Provide students with a legal education to earn a Juris Doctor degree which is required to become a lawyer in the U.S. and Canada.	Law School Admissions Test (LSAT)
Dental School	Provide students with a dental education and sometimes hands-on training to earn a degree in dentistry, dental surgery, or dental medicine	Dental Admissions Test (DAT)

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Programs & Structure

Programs

Graduate programs may either provide a general focus on the field and offer an array of concentrations, certificates and/or specializations or provide specialized programs on a specific topic within the academic field. The programs offered will vary by the institution and so, research will be important to compare different programs and determine the right fit.

Doctor of Philosophy (PhD) vs. Professional Doctoral Degrees

Doctor of Philosophy (PhD) – The Doctor of Philosophy prepares students to do academic work in their discipline, such as research and teaching at the university level. Students build knowledge in a highly specialized area and develop their academic inquiry and research skills.

PhD programs generally begin with core coursework, followed by an exam. Students must pass the exam to continue with the program. Next, students begin conducting research and ultimately working on their dissertation. Along the way, students may be required to submit papers to academic publications, give oral presentations at conferences, and otherwise prepare to be a leading scholar in their field. These programs can take anywhere from 3-8 years to complete. On average, you should expect to spend 4-6 years in a PhD program.

Professional Doctoral Degrees – Professional doctoral degrees focus on building career skills. Students learn to apply research to practical problems within their field. Many professional doctorates are intended for working professionals who want to advance their knowledge and skills. These students plan to advance their careers and pursue more influential positions. However, most professional doctoral programs require some research as well. Typically, students identify a real-world problem in their field and research potential solutions.

Professional doctoral degrees include:

- Doctor of Business Administration (DBA)
- Doctor of Pharmacy (PharmD)
- Doctor of Medicine (MD)
- Doctor of Education (EdD)
- Doctor of Public Health (DPH)
- Juris Doctor (JD)
- Doctor of Healthcare Administration (DHA)
- Doctor of Information Technology (DIT)
- Doctor of Psychology (PsyD)
- Doctor of Social Work (DSW)

These degrees take about the same amount of time to complete as a PhD. The key difference is that they're designed for students interested in professional rather than academic careers. To learn more about different degree types check out, [Niche's *These Are the Different Types of Grad School Programs \(and Why They Matter\)* by Jason Patel](#) (scan the QR code for article!).



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Programs & Structure

Structure

- Master's degree programs are shorter compared to a doctoral degree programs, lasting on average 1-3 years. The most common master's degree types are Master of Arts and Master of Science (MS). You can call a company to request that a payment date be changed (can also go online)
 - **Master of Arts (MA)** – The degree typically falls within the industries of education, communication, social sciences, and music.
 - **Master of Fine Arts (MFA)** – The degree falls in areas like photography, painting, and creative writing.
 - **Master of Science (MS)** – The degree is generally in science, health, technology, and mathematics. Schools sometimes offer an MS for social science professions. These degree programs emphasize research more heavily than MA programs, which focus more on course content.
 - Some programs offer both an MS and an MA in a single subject. In this case, the MS tends to have additional academic requirements. It will also require more research than the MA option.
 - Students with a background in the field are typically required to choose the MS, while students who are new to the field may prefer the MA.
 - **Master of Business Administration (MBA)** – The Master of Business Administration is steadily gaining in popularity. MBA students receive broad training in all aspects of business, including operations, management, accounting, marketing, human resources, and more.
 - Students who already have a specialty in mind may choose a concentration. If concentrations aren't available, students can typically select electives based on their personal interests and goals.
- Doctoral degrees typically last longer than a Master's degree lasting on average 4-6 years (can be more).
 - Students pursuing a doctoral degree will begin taking a common core set of classes (first 2-3 years) followed by research which can last over a year. Once completed the foundation work, major area of focus, and electives are completed, you'll begin working on your dissertation. That can take different forms, determined by the Ph.D. or applied doctorate.
 - For Ph.D. students, the dissertation is typically a five-chapter dissertation. This is commonly broken into three phases. In phase 1, you'll submit a prospectus for approval from the dissertation committee. In phase 2, you'll finalize the first chapters of your dissertation and begins collecting data. In phase 3, you'll complete the writing of your dissertation and orally defend it to the program leaders.
 - For applied doctorate students, the dissertation may look different. In these programs, you will be required to create a solution to a real-world problem.
 - **Important Note:** Doctoral programs will select candidates whose research topic interests match the research conducted by their faculty. This is because a faculty member will be paired with a student to provide ongoing guidance and support.

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How Does Financial Aid Work?

Like the college application process, those interested in receiving financial aid may apply for *FAFSA*, *CSS Profile* and *scholarships*. It is important to note that in the U.S., institutions will offer more financial aid and benefits to individuals pursuing a doctoral degree vs. a master's degree. Nonetheless, graduate students will receive a combination of grants, scholarships and loans with assistantships and fellowships as a possibility.

- **Assistantships** – Similar to work-study, students may apply for a GA position offered in offices across campus; benefits could include tuition coverage; considered a salary (taxable income)
- **Fellowships** – Similar to scholarships; provide money in exchange for short-term professional development or research opportunity; considered as a financial aid award (non-taxable)

Preparing a (Grad) Budget

When preparing for graduate school, it's best to set up a budget that includes fees you'll encounter when applying to graduate school (ex. application fee, test fees, etc.) as well as fees that'll occur while in graduate school (ex. textbooks, technology, etc.). Below list fees and expenses related to graduate school.

Applying to GS Budget

- Admissions Application Fee (\$50-\$200)
- Grad Test Fee
- CSS Profile Fee (\$25 + \$16/add. report)
- Admitted Student Deposit Fee (\$100+)
- Test Prep Fee (\$150+)

*Some fees may be reduced or waived if eligible

GS Exam Fees (in U.S.) By Type

- GRE – \$220 / \$100 w. Voucher
- GMAT – \$275 in-person / \$300 online
- MCAT – \$330 / \$135 w. Waiver
- LSAT – \$215 / offers Fee Waiver Tiers
- DAT – \$525 / \$262.50 w. Waiver

Fees and Expenses While in GS

- Textbooks
- Academic Materials (ex. lab coat, software, etc.)
- Health Insurance
- Transportation

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Preparing a Budget: Living on Your Own

It's important to set up a budget that includes at least an estimate on fees you may encounter that are one-time payments as well as recurring payments. This is the best way to help you prepare for selecting an affordable apartment. The columns below reflect common examples of ongoing bills and one-time payments.

Recurring Payments

- Current/Anticipating Bills
 - Phone
 - Spotify
 - Streaming Services
- Rent Budget Range (\$500-\$1,100)
- Utility Bills (\$50-\$250)
 - Light
 - Gas
 - Water
- Internet Bill (\$60-\$80)
- Renters Insurance (\$7-\$15)
- Car Insurance (\$80-\$300)
- Credit Card(s)
- Student Loans

One-Time Payments

- Application Fee (\$25-\$75)
- Credit Report and/or Background Check Fee (\$25-\$50)
- Move-In (3x Rent + Moving Costs)
- Pet-Deposit (\$250-\$500)
- Fees Moving to a New State
 - Car Title, Registration, Inspection and, Insurance
 - Driver's License/State ID

Strategic Planning

Getting Started

- Make a school list with name, location, app. fee, app. deadline, exam req., and program.
 - Compare schools and narrow down as you go, apply for fee waivers if you're eligible.
- Full-Time/Part-Time
 - You must take 6 credits/semester to be full-time, consider programs that offer multiple class formats (ex. hybrid, asynchronous, quarter class, etc.).
 - If your program allows, you can map out when to take classes as long as you complete the program within the timeframe given.
 - Research whether you qualify for scholarships and/or assistantships as it can help determine whether to do full-time or part-time.
- On-Campus/Off-Campus
 - Will you be living on-campus? Or on your own? Will you be relocating to another state?

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Strategic Planning

Getting Started

- ❖ Determine your academic path – PhD, Masters or Professional?
- ❖ Narrow your school list
- ❖ Apply for fee waivers, if applicable
 - a. Apply for Career & Civic Engagement Center's [Mini Grants](#) (scan QR code for webpage!)
- ❖ Research outside scholarships and fellowships
- ❖ Consider taking a break after college.
- ❖ Moving and becoming an *in-state* resident, if applicable.
 - a. Tuition is reduced for in-state residents compared to out-of-state residents!
 - b. Most schools require that you reside in the state for 1 full year before being considered as an in-state resident.
- ❖ Apply for a job at the institution you'll be attending for tuition benefits.
- ❖ Research the resources and support available at the school.



Living on Your Own

- ❖ Start saving **NOW**, if possible (especially if you are considering moving out on your own)
- ❖ Prioritize services to keep vs. services to cancel, you can also consider splitting the cost with roommates and/or friends.
- ❖ Rent with roommates (especially if annual income is below \$40K and/or planning to live in a city)
- ❖ **Payment Due Dates** – Check that due dates for payments are not all on the same day or around the same day to balance how much is leftover your paycheck for personal expenses (very helpful for those who are paid bi-weekly)
- ❖ You can call a company to request that a payment date be changed (can also go online)
- ❖ Schedule some bills to be due at the beginning of the month and some bills to be due at the middle of the month.
- ❖ Meal Prep by Week
- ❖ Review Bank Statement to track expenses.
- ❖ Utilize public transportation when possible.
- ❖ If eligible, apply for SNAP Benefits or check if community fridges are available in your area (very helpful for those participating in an AmeriCorps program or attending graduate school)

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Resources

Sites that rank Graduate Schools by field, affordability and more

- [Best Masters Degrees](#)
- [Best Value Schools](#)



Career & Civic Engagement Center Resources

- [O*Net Online](#)
- [Mini-Grants](#)
- [Graduate School Resources](#)
- [Career Resources for Undocumented & DACA Students](#)



Breaking Barriers Resources

- [Scholarship Database](#)
- [Graduate School Scholarships for Undocumented Students](#)
- [Apartment Search 101 Handout](#)
- [What's Credit? Why Is It Important? Handout](#)



Entrance Exam Fee Waiver Programs

- [GRE Fee Reduction Program](#)
- [MCAT Fee Assistance Program](#)
- [LSAT Fee Waiver & Credential Assembly Service \(CAS\)](#)
- [DAT Partial Fee Waivers](#)



Some Fee Waiver Programs include practice tests and materials!

GRE Fee Reduction Program



LSAT Fee Waiver



MCAT Fee Assistance Program



DAT Partial Fee Waiver



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