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| Graduate School Handbook  2024—2025 |



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DECIDING TO GO TO GRADUATE SCHOOL: MAKING THE DECISION

Why do you want to go to graduate school? Since graduate work requires a significant investment of time, money and energy, careful planning beforehand will make the process easier. The first step is to clarify your decision to go. Here are some questions to ask yourself to help with that process:

* What am I hoping to accomplish through my graduate work? Do I have a compelling interest in my chosen field of study? Am I motivated to be the best in my field?
* Is graduate work necessary to achieve my personal/career goals? Is graduate study a prerequisite for my career or will I need an advanced degree to reach full professional status?
* Do I need to attend a graduate program directly after receiving a bachelor’s degree? Do the graduate programs in my field look more positively on applicants with some work experience?
* Where do I want to be in 3-5 years? Will this advanced degree help me attain this goal?
* Could I acquire an entry-level position in my field and have my employer pay for further education?
* How do I feel about studying? Am I ready for a more intensive program with a higher level of commitment?
* Am I going to graduate school to please me or to please someone else?
* Can I afford more schooling? Will it pay off in future earning power? Will I be over trained and underemployed?
* Am I going to graduate school as a last resort because I can’t find a job in my field, don’t want to tackle the employment marker, or don’t know what I want to do with my life?
* Am I a qualified applicant for advanced studies? What is my GPA? How do I feel about standardized tests, application forms, and school interviews?

What if you cannot answer some of these questions or your answer is a “no”? You might want to rethink your decision to attend graduate school now or meet with a career counselor to discuss other options that are available to you…

Two basic paths exist for graduate study: academic degrees and professional degrees. Academic degrees in areas of liberal arts usually involve specialized study culminating with original research and/or a thesis. These include a Master of Arts (M.A.), Master of Science (M.S.) and a Doctor of Philosophy (Ph.D.). Professional programs train you to enter a specific profession, including degrees in Medicine (M.D., RN, DPT), Law (J.D.), Education (M. Ed.), Library Science (M.L.S.) and Social Work (M.S.W.). These are just a sampling of the graduate degrees you could pursue.

Once you have decided that graduate school is the way you want to go, explore the career options and job markets for graduate degree holders in your chosen field. Be comfortable with the options before you start applying to schools. The admission counselors at graduate schools are quite good at assessing why you are applying to their schools, so honest thought about advanced study will help you with the interview process as well as the application essays. It takes time to apply to graduate schools - the application process requires forethought, attention to detail, and money – a solid investment in your future.

TIMELINES AND PLANNING FOR GRADUATE SCHOOL: MAPPING THE PROCESS

Getting into graduate school is a process and should be taken seriously. Allow about a year before your anticipated start date to begin the process of applying. If you are applying to medical schools, schools in other health-related fields, Dental, Law, or Veterinary Medicine, you will want to start 18 months ahead. Here are some tips for your application process:

* **Get started early.** Spend the summer after your junior year (or spring semester of your junior year) researching various programs and eliminating those that do not meet your needs. Ideally, you should have a target list of graduate programs in September of your senior year. If you are not planning to go to graduate school immediately after graduation, ***PLAN AHEAD.***You still need to allow 1+ year for the application process. Generate a solid list of those schools to which you wish to apply. These should include a couple of “reach” schools (those schools that may be long shots, but you may have experience that meets their admission criteria), a couple of schools where you have a good chance of being accepted, and a couple of schools where you are almost sure of having a place in the entering class.
* Ask for a course catalog (hard copy sent to you or accessible online), application for admission, and financial aid information from each school. Be sure to note the deadline for admission!
* Investigate what information you need to include with your applications. In most (but not all) cases, you will need to take standardized tests, complete an application, write essays, get your transcript(s) from the Registrar’s Office of each college you have attended, and request letters of recommendation from faculty and others who can speak to your ability to work at the graduate level. In some cases, you may need a résumé, so work with a career counselor to polish it.
* Plan to have your applications submitted at least one month earlier than the deadline given by each program. As most students apply within two weeks of the deadline, an earlier application has a much better chance of being checked for all materials by the admission committee, allowing you to provide any missing information before the deadline.
* Build yourself a timeline for the admission process. This should include enough time to register for and to take any standardized testing that is necessary for admission (GRE, GMAT, MCAT, MAT, LSAT, etc.), and to have your scores arrive at the schools by the date required. You will be able to choose those schools you wish to receive your test scores either at the registration for your exam or at the completion of the exam.
* Draft your application essays, personal statements, and letters of intent. These will probably differ slightly for each school. If you do write an essay that you plan to use for multiple applications, BE SURE to change the name of the school in each essay before you send it out.
* Have someone review and proof your written work. This is essential, as you will be judged not only on what you have to say, but how well you convey your ideas. There is no excuse for typographical errors. Remember that this work shows the admission committee your interest in an area of study as well as your ability to think and write clearly at the graduate level.
* Ask your reference writers if they will be willing to write you a letter for your applications. Let them know you will be providing them with further information (your résumé, transcript, and a copy of the reference form) at a later date. Give your reference writers plenty of time to complete your reference form (at least a month), as they may get more requests than just yours.
* Take the standardized tests required and arrange for any additional score reports to be sent to your schools.
* Complete your application form. Have someone review this form for completeness. Reviewing the form yourself or having someone review it for you before you hit the send button is essential.
* Request that your transcript(s) be sent to you or directly to your schools from the Registrar’s Office. There is an electronic form to complete to request your transcript from SMC. Plan enough time to have these arrive by the application due date. Inquire about obtaining original transcripts from a school where you studied abroad or if your Saint Michael's College transcript including these courses will suffice – this will differ by school. The process of obtaining a transcript from abroad can sometimes take months.
* Reference letters are often submitted online, you will provide the school with the email address of your reference, and the school will email your reference a link to the form. If they are hard copies, provide your reference writers with the forms from each school along with addressed, stamped envelopes for them to mail the letters either to you or directly to each institution. This will vary depending on the needs of each graduate program so make sure you know what each school expects. If your reference writer is a faculty member, include a list of your courses/projects/papers/grades in the classes you took from them. Also, ask to have the letters prepared and sent at least two weeks before your application due date in case your reference writers have not had time to complete your letter as requested.
* Utilize the resources you have available here on campus – your faculty and the Career staff.
* If you are starting your graduate school search and application process later in your senior year, make an appointment to meet with a career counselor to discuss options and a condensed timeline for the process.

DECIDING WHERE TO APPLY: UTILIZING YOUR RESOURCES

When you make the decision to pursue an advanced degree, how do you choose a program that best fits your needs? With so many schools to consider, how do you narrow down the list of those to which you will ultimately apply?

Getting your list of schools together requires some research. Start in your junior year, or, if you have been out of school for a while, give yourself about a year of time before you actually would like to start your program. The following is a list of resources that are available to you in searching for the best graduate programs to fit your needs:

## Faculty members

Your professors are a wealth of knowledge in this area. Most likely, they pursued a graduate degree themselves, and will have some definite opinions about programs in your field of interest. They will also have a good instinct for which programs have the best reputations, are on the rise, or are in a decline. Don’t be afraid to ask their opinions of programs in which you are interested. If you are interested in a specific school, you can use the Saint Michael’s College catalog online to find faculty members who may have attended your school of choice. This is an invaluable resource to get firsthand information about a particular school or program.

<http://catalog.smcvt.edu/content.php?catoid=34&navoid=674>

## 

**Online Resources**:

**Search for Schools:**

* Petersons Guides: <http://www.petersons.com>
* Graduate Schools: <http://gradschools.com>

**General Grad School Info:**

* Grad School Guide: <http://graduateguide.com>

**Nursing Programs:**

* <http://bestnursingdegree.com>

**Online Programs:**

* <http://geteducated.com>

**Ranking of Programs:**

* <https://www.usnews.com/best-graduate-schools>

## People working in your field of interest

People who are currently employed in your field of study are excellent resources for finding out about career opportunities, salaries, and “hot jobs” for the future. Start exploring with people you know or make an appointment with a career counselor to obtain a list of Saint Michael’s alumni/ae who are pursuing graduate work or careers in that area.

## Professional Associations

These groups of working professionals act as resources for all types of information related to particular careers and industries. A list of these associations can be found in the Encyclopedia of Associations books, which can be found in the Career Library.

## Targeted Graduate Schools

Directly contact the graduate schools in which you are interested. The schools are usually more than happy to send you a catalog and application materials or refer you to their websites. Be aware that when you contact the schools, either by phone or in person, they are creating a file for you as a potential student. The person you initially contact about a program may be in a decision-making position about the graduate students accepted – keep all of your contacts professional.



CHOOSING THE SCHOOLS THAT ARE BEST FOR ME: CRITERIA FOR EVALUATION

Once you have made a decision about pursuing graduate studies, how do you narrow your choices to programs that are the best for you? To how many schools should you apply? The following is a comprehensive list of variables to consider as you plan your graduate career:

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| **Degrees offered**  Full-time and/or part-time programs  Master’s, Ph.D., J.D., M.D., Certificate  programs, and others  Specialization in chosen field  **Placement services and statistics**  Career services available; opportunity to work  with career counselors  Campus recruitment – number of employers who recruit on campus, percentage of graduates hired, number of interviews  Company literature available  Career library resources  Percentage of graduates employed - location,  positions, salary  **Type and quality of institution and program**  Department size - full and part-time faculty  Student/faculty ratio  Instructional style (classroom, self-study, labs,  online courses)  Class size  Entrance requirements  Degree completion requirements  How many years to complete program (Program  catalog may say "average of 2 years to completion”,  you will want to check with students actually in  the program to find out how long it REALLY takes)  Foreign language requirement  Dissertation/thesis required  Number of credits/classes to be completed  Qualifying exams to pass before continuing in program  Required GPA for passing (usually a 3.0)  Master’s degree required "on the way" to Ph.D. or  as a prerequisite for entering a doctoral program  **Accreditation**  Regional or National | **Personal criteria**  Student population characteristics - age, gender mix, diversity of population, number of graduate students  Campus life - social and cultural opportunities  Extracurricular activities and facilities  **Financial aid**  Financial aid services available at the school  Fellowships, teaching, administrative, and research  assistantships  Residence Life positions including on-campus housing, meals, and other benefits, like tuition remission  Long-term educational loans (institution or government)  Work study or other paid work programs  Connections with federal/national programs of  assistance or awards (NIH, NSF, etc.)  Savings  **Application process**  Required entrance exams - DAT, GMAT,  GRE, LSAT, MCAT, etc.  Cost of application  Essays required  Interview process  Undergraduate record/transcripts from each  school attended (including study abroad)  Experience in the field of study  Letters of recommendation  **Total costs**  Tuition  Room, board, additional fees, books, living expenses  and other materials  **Location and resources available**  Suburban vs. urban vs. rural campus  Library size, number of volumes and resources,  services available  IT facilities, networks, support systems  Student services - health, counseling, athletic facilities, parking |

**Remember that these are only suggestions to help you choose the best program for *you*. The career coaches at the Boucher Career Education Center are available to help you sort through the information and assist with questions, so make an appointment via** [**Handshake**](https://smcvt.joinhandshake.com/edu) **to meet with us. Graduate school can be the most exciting time of your career - and careful planning will smooth the transition.**

COMPLETING THE APPLICATION

Your application for graduate school will be made up of many parts, usually (but not always) including an application form, standardized test scores, an essay/letter of intent/personal statement, letters of recommendation, official transcript(s), a résumé and a fee. Here are the pieces broken down by area:

**APPLICATION FORM**

Completing the application form is an exercise in attention to detail and following directions. Never leave a section blank or write “see résumé” – always fill out each area completely. Always review your form for completeness, whether a hard copy or online, before you send it along in the mail or press submit.

For Law School, there is a comprehensive Pre-Law Guide found here:

<https://www.smcvt.edu/academics/majors-minors-and-curriculum/pre-law/>

For Medicine and Health Careers, visit the SMC Pre Medicine/Pre-Health Guide:

<https://www.smcvt.edu/academics/majors-minors-and-curriculum/pre-medical-and-health-careers/>

**STANDARDIZED TESTING FOR GRADUATE SCHOOL APPLICATIONS**

You may be required to sit for a standardized test as part of your application for graduate school. It is best to **plan ahead** with these exams to determine which may be required for your applications and to check when the exams are given so that your test scores may be included in your applications by the due dates. ***We highly encourage you to check out the comprehensive websites for each of these exams as they contain much more helpful information to assist you in performing at your best level***

## LSAT: Law School Admissions Test

Please see our Pre-Law [guide and resources](https://www.smcvt.edu/outcomes/career-education/graduate-and-professional-schools/pre-law-pre-health-and-pre-pharmacy-at-st-mikes/)

**MAT:** **Miller Analogies Test**

This exam is a high-level test of analytical ability requiring the solution of problems stated as analogies. It consists of 120 partial analogies to be completed in 60 minutes. It measures your ability to recognize relationships between ideas, your fluency of the English language, and your general knowledge of the humanities, natural sciences, mathematics, and social sciences. The questions are framed in the terms of “A is to B as C is to D”. It is administered at Controlled Testing Centers (VT locations are at Castleton State (802) 468-6085 and Lyndon State (802) 626-6206), and you can obtain current fee information from them (fees vary by testing site). Three scores are reported to you and additional transcript fees are $25 per transcript. You receive a scaled score ranging from 200 - 600, followed by two percentile scores. A comprehensive website including practice tests is located at: <http://www.milleranalogies.com>

**MCAT:** **Medical College Admissions Test**

The MCAT is administered to prospective medical students to evaluate the student's knowledge and ability to solve problems in the areas of biological sciences (biology and organic chemistry), physical sciences (general chemistry and physics); critical analysis and reasoning; and psychological, social, and biological Foundations of behavior. Total testing time, including time allotted for breaks and lunch, is a little more than 7 hours. The test is administered throughout the year between January and September (see the website for current schedule of dates), and registration opens approximately 6 months before the test date. The current fee is $330, which includes processing, registration, scoring the test, and reporting your scores to all AAMC and AMCAS medical schools, as well as up to 6 schools that are not registered. Pre-health advisor, Dr. Adam Weaver, is very familiar with this exam, and is willing to assist in answering questions you may have about it. Applications and registration for this exam can be found online at[www.aamc.org/mcat](http://www.aamc.org/mcat). Scores are reported on a scale of 118 - 132 for each section. A score of 127 or greater for each section is usually considered competitive**.** <http://www.aamc.org>

**Exam Review** (All Exams): <https://www.exam2jobs.com>

## TOEFL: Test of English as a Foreign Language

The TOEFL is administered to evaluate the English proficiency of people **whose native language is not English**. This exam consists of four sections - listening comprehension; structure and written expression; reading comprehension; and speaking. TOEFL is offered as a computerized exam. Costs range from $100--$120 for the Essential Exam; depending on location. The fee is $195 here in Vermont (local testing center is in Williston, VT. Most states have multiple locations) for the Internet-Based Test. Fees will vary from $150--$225 depending on location and lasts three hours. Scores are reported for each of the four sections and range from 0 to 30. You will also receive a total score between 0-120. <http://www.ets.org/toefl>

#### ESSAYS, PERSONAL STATEMENTS, AND STATEMENTS OF PURPOSE

Graduate schools generally request a written statement of purpose (sometimes called a graduate school essay or a personal statement) as part of the application process. This gives the school a “non-numerical” look at you as an applicant – something not necessarily based upon your GPA or standardized testing scores. It allows you to introduce yourself, explain your goals and objectives, why you want to continue your studies, and what you hope to do once you obtain your graduate degree.

Essay questions may be as general as “Tell us your reasons for pursuing graduate study”, or as specific as “Discuss an ethical dilemma you have faced, and how you handled the situation”. Make sure that you answer the question posed, and not use a generalized essay to cover all your applications if the questions asked by each school are different. If you choose to write one essay to cover all of your applications, **make sure you change the name of the school in each essay**.

Essays, personal statements, or statements of purpose can range in length from 1-2 paragraphs to a specific number of words, to 5-6 separate essays for each application. Producing an original document can seem like a daunting task. Sometimes it helps to think of this as an opportunity to show the committee why you are the best choice as a student for their graduate program.

* Why do you want to continue your education at the graduate school level, and why do you want to study this specific field?
* Why have you chosen each particular school? Remember to adjust each essay to speak to the individual program, and if you use a general essay, remember to change the name of the school in each application.
* Define your goals and aspirations – what do I expect to do once I complete my degree?
* Include information about you as the writer. Mention motivation for further study, greatest achievements to date, and how you became interested in a certain field. Give the admissions committee a glimpse of your personality – maturity, compassion, teamwork, leadership potential – whatever skills you possess that will be needed to become successful in your chosen field after completing your degree. You can include some personal history if you feel comfortable.
* In some cases, it is appropriate to use your essays to discuss any areas for improvement or any deficiencies in your record (grades, standardized test scores). Include examples indicating your ability to succeed at the graduate level.
* What will you contribute to your class/the school? What makes you different from other applicants?
* Remember that this will be a reflection of your writing ability – grammar, punctuation, sentence structure, and style are critical. Extra length is not necessarily a good thing.

**What will be evaluated from your essay?**  
How well do your goals, objectives, interests and direction “match” with the graduate program? This is critical. You must evaluate the audience for your essay. What do they want to hear? You can get some ideas by researching the program through the graduate school catalog, contacting the department directly, contacting faculty at SMC to see if they know anyone at the graduate program you can contact, reading ranking reports, and looking up papers published by faculty at your selected schools. They will want to know why they should choose you above all other applicants.  
  
What is your personal philosophy of the field in general? Be wary of stating controversial or very strong and inflexible opinions. How does your philosophy impact your motivation and commitment to this field of study?  
  
What are your expectations of the program and how does this program help you achieve your career ambitions? A clear definition of your career goals – how your interest has evolved in this area; academic/non-academic influences; extracurricular activities; experiences; short-term, long-term, and ultimate goals – is essential. It is very important to research the field, and to detail how your expectations match what is happening in the real world – not just what you perceive to be happening. Demonstrate an understanding of the challenges of the field as well as the rewards of pursuing a chosen area. Show how you will use graduate education in your planned career and make sure you give the “big picture” view.

Your ability to write well will be assessed. Do not underestimate grammatical and creative writing skills. You need to distinguish yourself from others. Your personal statement should be interesting to read and one that doesn’t sound like all the others received. Try telling a story instead of giving rote answers to questions posed, sharing a life experience, opening or ending with a quote (properly attributed) that has meaning to you AND is relevant to the program. Share something distinctive about yourself. What were the major influences for you to continue your study?  Readings in the field, a favorite professor, life experiences, the best paper you wrote, a meaningful book/play/film, the single most important concept you learned in college – how has it influenced you?   
  
Are there details/examples to back up what you said? It is better to describe one incident than to cram your essay full of activities and accomplishments and not back them up with details. Give examples - illustrate the points you mention or don’t mention them at all.  
  
How have you prepared for your advanced study? Connect your educational background and related experience to your field of study. What body of relevant knowledge will you bring with you including significant skills (lab, study, writing, research, etc.), any research completed to date, and employment or experience in the field?

**Tips for writing your essays:**   
Review your goals and aspirations, define them, and talk to others about them. Your statement should be original, clear and succinct, and detail what you want to do and why you want to continue your studies.  
  
Consider the audience at each school and adapt essays to fit the specifics of each program. Demonstrate that you have researched the programs.  
  
Outline your essay before you write to help you organize your thoughts.  
  
Have your essay critiqued by faculty, those writing your recommendations, and/or a career counselor. Get multiple people to read your essays and offer suggestions – take only the suggestions you like and remember that this is YOUR essay, not anyone else’s.  
  
Make it neat – it’s easier to read if it’s typed rather than handwritten. Use white paper or the application forms. Choose a font size and type that are easy to read. Get help with grammar, punctuation, and spelling. It should be perfect in these areas.  
  
Start preparing your essays well in advance of any deadlines – it could take much more time than you think.  
  
Use your essay to refer to any weaknesses or deficiencies in a positive light.  
  
Be prepared to discuss the essay in an interview and sign up for a practice interview so you feel well-prepared.

#### Graduate School Recommendation Letters

A good reference writer knows you well enough to comment fully on your ability to perform at the graduate level, firmly believes in your desire to continue your studies, is familiar with your chosen field of study, and is a good writer.

Make a list of potential reference writers – faculty, staff, supervisors, employers, coaches – narrowing that list as you further your search. Try to match each reference writer to the individual programs.

Let your reference writers know well in advance that you will be applying to graduate school and ask them if they would be willing to write a letter in support of your application. Be aware that your reference writers may not always be reachable whenever you need them (sabbatical, academic seminars, vacations, etc.).

Supply your reference writer with all the information they need to write a strong recommendation:

* + a description of the program(s)
  + the application materials – recommendation forms, envelopes, stamps for mailing if the recommendation is not to be included with the rest of your application
  + your résumé
  + classes taken with that faculty member, grades received, major projects/papers/presentations, a copy of your personal statement
  + arrange a meeting to discuss why you want to continue your education, and why you have chosen this particular field
  + a list of qualities you have that you think would help your application stand out; whatever you think is important to mention
  + how to contact you should they have any questions
  + Your deadline dates. This does not necessarily mean that the completion date you give your reference writer is the date the application is due. Give yourself some time to pull your application together and some extra time in case your reference writer just doesn’t get to it as promised

The majority of graduate programs will ask for confidential references. This means that you have waived your right to review the letter of recommendation. Make sure you are comfortable with the people you choose to write your letters, and this will not be a problem. If you are hesitant about what someone will write about you, perhaps you should choose another person.

Send the requested number of references to each graduate program. Don’t send too few recommendations. Make sure the letters are on the forms provided by the school. Don’t substitute other information in lieu of a letter of recommendation without checking with the admissions committee.

**TRANSCRIPTS**

You will need to provide official transcripts from each undergraduate school you have attended including those from summer classes and possibly from study abroad programs – check with the graduate programs to see what is required. Transcripts from abroad can take months to obtain, so planning is critical. For your Saint Michael's College transcript, request it electronically at the [Registrar’s Office](https://www.smcvt.edu/academics/registrar-and-catalog/transcripts-records/).

If you receive an official transcript, it will come in a sealed envelope with a signature across the flap. **Do not open the transcript** – it will not be an official copy if it is opened. Most transcripts are sent electronically to other colleges and universities.

**RÉSUMÉ**

In some cases, a résumé will be requested as part of your application. We encourage you to work with a Career Coach to ensure you are sending your best work. Information on writing a résumé can be found on our [website.](https://www.smcvt.edu/outcomes/career-education/resumes-and-interviewing/)

**FEES**

In most cases, you will include a program fee with your application, usually payable online.

**Interview Tips…**

Interviewing Skills Information:

<https://www.smcvt.edu/outcomes/career-education/resumes-and-interviewing/>

Specifically for Medical School:

<https://www.thoughtco.com/graduate-school-4132543>

American Universities with graduate programs in other countries:

American University in Armenia

<http://www.aua.am/>

American University in Beirut

<http://www.aub.edu.lb/>

American University in Bulgaria

<http://www.aubg.bg/>

American University in Cairo

<https://www.aucegypt.edu/>

American University in Dubai

<http://www.aud.edu/>

American University in Paris

<http://www.aup.fr/>

**GRADUATE SCHOOL INTERVIEWS**

Most graduate schools are interested in having you visit and interview with faculty and students. These interviews provide an opportunity for you to articulate your qualifications for and your interest in the program as well as giving you the chance to get a real feel for the school, faculty, and resources available, and to determine whether or not you will be happy there.

If for some reason you cannot schedule an interview, try to contact one or more students already in the program. They will be able to give you some first-hand information about what it is really like in addition to what you read in the admissions materials.

**Tips for the interview:**

* Review your application materials, be able to discuss your essay in great detail and state your goals with confidence
* Attend Interview Skills Workshops and practice ahead of time with a career counselor, your friends, and your faculty
* Dress appropriately
* Remember that you are in “interview mode” regardless of the setting – lunch or a tour of the campus with the current students could weigh as heavily as a structured interview with a faculty member. Everyone you meet will most likely be providing input into your acceptance.

**RESOURCES FOR INTERNATIONAL GRADUATE STUDIES**

Most universities abroad offering graduate level study will accept your application as an international student. Here is a list of resources for searching for programs in other countries. Be sure to investigate the application process and any additional admission steps required with regard to funding and immigration: <https://www.gradschools.com/graduate-schools-by-country>

Remember that these are not study abroad programs; they are full degrees abroad, so you will be applying to the university as an international student.

**For graduate degrees in international disciplines in the U.S.:**

<http://www.petersons.com>

<http://www.gradschools.com>

<http://www.gradprofiles.com>

Search these sites for your subject of interest: International Relations, Trade, Policy, Development, Politics, Economics, Business, Affairs, Teaching English as a Foreign/Second Language

(TESL, TESOL, TEFL), etc.

Masters International combined with Peace Corps service:

<https://www.peacecorps.gov/volunteer/university-programs/masters-international/?_ga=2.189655406.476872941.1559666916-729425854.1559666916>

The Mountbatten Internship and Study Program in London: <http://www.mountbatten.org/>

Cultural Vistas International: International Fellowship/Study/Intern programs <http://www.culturalvistas.org/>

FINANCIAL AID, SCHOLARSHIPS, AND LOANS FOR GRADUATE AND PROFESSIONAL SCHOOLS

**FINANCIAL AID**

Most graduate programs will offer some sort of financial aid ranging from assistantships, fellowships, and research positions to grants, loans, and scholarships. A careful exploration of all types of aid available to you could result in a decrease in your out-of-pocket costs.

In general, grants and scholarships do not have to be repaid. You may be required to work in some capacity (teaching, research, administrative assistance) in return for assistantships and fellowships. You will need to pay back any loans you receive.

Funds are available from federal and state governments, the university to which you apply, and from private foundations. Searching for aid can be time consuming. Here are some tips and resources to assist you in your search:

* Learn what you can about the process. Contact the financial aid office at your undergraduate school for general information, and at the schools to which you apply for program-specific resources.
* Apply for aid as early in the process as you can.
* Submit a FAFSA form (Free Application for Federal Student Aid) even if you don’t think you would be eligible for federal aid. You may need to file the form to apply for any aid.
* Look for grants and fellowships from private institutions. Financial assistance from these sources can be awarded on a wide variety of criteria, including (but not limited to) financial need, academic performance, gender, disabilities, race, religious affiliation, the state in which you are a resident, or membership in a club or association.
* If you are employed, investigate financial aid from your employer.
* Consider attending school part-time to spread out the cost.
* Take prerequisite courses at a less expensive institution.
* Join the military - they will finance some to all of your education in return for years of service.
* Don’t absorb more debt than you feel you can handle.
* Keep in touch with your financial aid office for any changes that may occur in your needs or the programs from which you are receiving aid.
* Please also visit our career library for resources on financial aid.

The following websites are to be used as a guide for researching different opportunities for financial aid. We do not have first-hand information about their credibility, and therefore caution you about giving them any personal information. They may, however, have some good ideas for you to explore as you search for financial aid.

Access Group: <http://www.accessgroup.org>

Fast Web: <http://www.fastweb.com>

US Department of Federal Student Aid: <https://studentaid.gov/>

Vermont Student Assistance Corporation (VSAC) information: <http://www.vsac.org/pay>

Other resources to assist you in your search for financial assistance for graduate study: <http://www.academicinfo.net/studentaid.html>

The following site features scholarships, grants, and fellowships to help students pay for undergraduate and graduate study or research outside of the United States.  
<https://www.studyabroad.com/study-abroad-scholarships>

**SCHOLARSHIPS AND LOANS**

Saint Michael's College faculty serve as advisors to prestigious scholarships. Investigate these opportunities early in your college career to ensure you have the qualifications to be competitive for each.

SCHOLARSHIPS AND FELLOWSHIPS

For information on prestigious scholarships and fellowships, visit the Saint Michael's College website:

<https://www.smcvt.edu/outcomes/career-education/graduate-and-professional-schools/financial-aid-scholarships-and-loans-for-graduate-and-professional-schools/>

out the following programs:

Fulbright Student Program

Goldwater Scholarship

Madison Fellowship

Marshall Scholarship

Rhodes Scholarship

Rotary Foundation Scholarship

Truman Scholarship

Udall Scholarship

**Other Opportunities:**

**David L. Boren Graduate Fellowships**  
<http://www.borenawards.org/>

The David L. Boren Graduate Fellowships enable U.S. graduate students to pursue specialization in area and language study or to add an international dimension to their education. Boren Fellowships support students pursuing the study of languages, cultures and world regions that are critical to U.S. national security but are less frequently studied by U.S. graduate students. **Note: this scholarship has a service requirement.**

**American Association of University Women**

<http://www.aauw.org/fga/index.cfm>

The largest source of funding exclusively for graduate women in the world, AAUW supports aspiring scholars around the globe, teachers and activists in local communities, women at critical stages of their careers, and those pursuing professions where women are underrepresented.

**Social Science Research Foundation**

<https://www.ssrc.org/fellowships/>

Provides pre-dissertation and dissertation fellowships, postdoctoral fellowships and advanced research grants in both the social sciences and humanities.

**International Education Financial Aid (IEFA)**

<https://www.iefa.org/>

IEFA is the premier resource for financial aid, college scholarship and grant information for US and international students wishing to study abroad.

**Tips for Making it Work: ADVICE FROM smc ALUMNI/AE**

Graduate Application Exams:

Don’t take an exam for your applications until you research the programs and determine what exam(s) they will accept. For example, some programs will accept either the GRE or the miller analogy. However, each program is different – don’t make assumptions that one exam may fulfill all your requirements.

**Financial Aid:**

Graduate school tends to cost more than undergraduate. Books are more expensive, and tuition is generally higher.

Aid can be available, but you may have to do some work to get it – and don’t stop asking. It will most likely depend on your program, not the university. Don’t be surprised if aid awards are different for graduate students in different departments.

Some funding is contingent on being a Teaching Assistant (TA), Research Assistant (RA), Graduate Assistant (GA), Administrative Assistant (AA) for your department or others or being a part of the Residence Life Staff.

Search for graduate fellowships. They allow students an opportunity to gain experience with a small paycheck while reducing the cost of tuition.

**Essays:**

Essays (and your undergraduate academic performance) are usually more important than your standardized test scores, but you need to make the “cut” with your scores to be considered.

Your essay should identify why you are interested in the school, why you want to study a particular subject, and what you want to do post-graduate school. It is imperative that you “match” what the school provides.

Don’t just say you are interested in field “X” – what areas or aspects of that field are you interested in? It’s okay if this changes later.

Point out the work of one or two professors that compliments what area of study you are interested in pursuing (Make sure you are familiar with at least some of their work if you do this, and don’t show up for your interview without reading their papers!).

Draw from your background to show how you are prepared to enter the program, and what generated your interest in a particular area.

Have someone read and proof your essay before you send it.

If you write a general essay for more than one school, **make sure** you change the name of the school to match each application.

**Researching schools:**

Where do most graduates go? Salaries? Geographic distribution? Types of jobs?

Not all programs are alike. Does yours require prior work experience? A foreign language? Full-time or part-time participation?

Many schools will accept applications for students to begin a program in the spring or summer semester, although their materials state that they only accept applications for the fall semester on their website. It’s worth a phone call to see if they will admit you mid-year.

What constitutes a “typical” student? Age, gender, work experience, background, preparation, etc.

Arrange for an interview if you can. This gives you a chance to check out the school first-hand, as well as for them to get a true picture of you. Find out if you really want to go there. If you can’t get there, ask to talk or email with a current student to get the real “scoop” (glossy brochures don’t tell you everything).

When was the last time a new professor was hired in the department? How many untenured faculty are there?

If you enroll in a PhD program and don’t finish, can you get a Master’s degree?

Are there comprehensive exams you need to pass to continue in the program at certain points?

What percentage of students who enroll actually finish their degrees, and how long does it take them to complete them?

Reputation of your program matters (especially for an MBA). Most employers will assume you attended the best school that you could get into.

Health insurance? Make sure you get some as a graduate student – don’t go without!

Make sure you know exactly what the profession you are getting into is all about. I have seen many students in my program leave because they weren’t quite sure what they were training to do as a career when they entered the program.

Talk to as many people in the field as you can before deciding on a career path. Ask if you can sit in on classes or talk to current students in programs you are considering.

Find out statistics about graduates from the program. If you are entering a Master’s program, how many people go on to Ph.D. Programs? How many get jobs in their field? What is the average salary they are earning?

Make sure you are going to be able to use your degree because you will be paying big money to get it. Many people with Master’s degrees are working administrative jobs that don’t utilize their education. Check before you enroll!

**What to think about when you get there:**

Graduate school is hard work. Take time for yourself but be prepared to study. You may feel overwhelmed by the amount of work. It is important to recognize that you wouldn’t have been accepted into your program if the department didn’t feel that you could succeed.

If you plan to complete a Master’s degree, be aware that recruiting for jobs may start when you are only half-way through your degree requirements – after a year of school or so for a two-year program. For a Ph.D., it will be put off until you are into your dissertation.

If you plan to get a Ph.D., start thinking about a dissertation topic on day one. It’s okay to change your mind (you probably will), but it gives a framework to your studies, helps you to find out what you are really interested in, and saves you time in completing the degree.

Connect with other students and find yourself a mentor – you’ll need the support of your classmates, and a mentor can help with administrative “red tape”.

The most important decision you will make is choosing your dissertation/thesis advisor. Consider this choice carefully. Most people who don’t finish a graduate program have experienced a conflict or problem with their advisor.

You’ll be working more independently than in undergraduate school – you need to know what really motivates you to learn.

Graduate school is NOT an extension of college. It is much more work and not nearly as much fun. Many people work all day and attend classes at night. Talk to current graduate students to get a feel for what life is really like.

**Working and going to graduate school at the same time:**

If you plan on working and attending school, as many do, it is important to remember that you will be very busy! Graduate school is similar to undergraduate studies but without the social scene (Most St. Mike’s students will undoubtedly find this difficult). Working while attending school can be very stressful as your employer will most likely not be that sympathetic to your situation and your free time will be very limited. This will be difficult if your close friends do not also attend school, or solely attend school.

Be prepared to have to make sacrifices due to a lack of income. Make sure you realize you will also probably have to work a part-time job that may not fully tap into your abilities. Many graduate students take up part-time jobs to earn extra money.  
  
**For those students in Education programs:**

Some schools allow you to submit alternate test scores. For example, Suffolk would accept either GRE or MTEL (Massachusetts Teacher Education Licensing). In this case it would be beneficial for the student to submit MTEL scores as they will have to take that test to pass licensure eventually.  
  
Keep in mind that in addition to graduate coursework students will have licensure requirements for their profession that they must be working on simultaneously.

The Saint Michael's College Boucher Career Education Center provides a referral service for information and websites for researching graduate school options, the applicaton process, and financial aid opportunities, and makes no particular recommendations regarding these resources.  We make no representations or guarantees about positions posted by this office.  We are not responsible for the safety, wages, working conditions, or any other aspect of graduate school environments. Students and alumni are urged to perform due diligence in researching graduate schoolss when applying for or accepting positions and/or degree programs.