Applying to Graduate School
Applying to GRADUATE SCHOOL

Introduction ........................................................................................................ 1
Think big ............................................................................................................. 2
Myths about graduate school ............................................................................. 3
Finding the right match ..................................................................................... 5
Discover yourself ............................................................................................... 5
Choosing a master’s or Ph.D.? .......................................................................... 6
Learning about graduate programs .................................................................. 6
Choosing a graduate program ........................................................................... 7
How many graduate applications should I submit? ........................................ 8
Application expenses worksheet ...................................................................... 9
Suggested timetable for applications .............................................................. 10-11
Creating a strong application ......................................................................... 12
Writing the personal statement ....................................................................... 14
Accepting an offer ............................................................................................ 16
Funding graduate education ............................................................................. 16
Finding fellowships .......................................................................................... 18
Money management .......................................................................................... 19
Monthly expenses worksheet .......................................................................... 20
More information ............................................................................................. inside back
Introduction

Applying to graduate school can be a complicated and time consuming process. Once you decide that a graduate degree is for you, you face numerous questions: What kind of degree do I want? Where should I apply? What tests do I need to take? This guidebook gives you a quick overview of the things you should know about applying to graduate school—from choosing the right program to putting together a strong application. Keep in mind that the typical graduate admissions process can take as long as six to nine months. To give you an idea of the typical admissions timeline of deadlines and requirements, see the suggested timetable for applications on pages 10-11.

If you are considering graduate school, congratulations. With a graduate degree, you have the potential to apply greater depth of knowledge to your field and to create more options for career growth.

Median Earnings for Full-Time, Year-Round Workers Aged 25-64 by Educational Attainment (2010)

- 9-12 Grade
- Some College, No Degree
- Bachelor’s degree
- Professional degree
- Median for year round, full time workers

Applying to GRADUATE SCHOOL

Think big

Does the prospect of discovery and innovation thrill you? Do you have a passion about your field of study? Do you have a desire to understand the world around you? Graduate education gives you the skills and expertise that can open doors to rich and satisfying career opportunities. A graduate education can also bring great personal fulfillment. Today, there are a variety of programs that make graduate school more accessible than ever. There are undergraduate research programs, fellowships, and training grants that are designed to help students from all backgrounds gain access to the very best graduate programs in virtually every field of study. As you consider your professional and academic goals, think big. A world of possibilities is open to you, and there are many programs and organizations ready to support your success.

A graduate degree also increases your opportunities for promotions and flexibility, and it can substantially increase your earnings potential. For example, the average lifetime earnings for a college graduate are estimated at $2.1 million while they are $3.4 million for an individual with a Ph.D.. (Occupational Outlook Quarterly). A graduate degree is an investment that can pay off for the rest of your life.

![Percentage of doctorates earned by racial/ethnic minority U.S. citizens, 1998 and 2008](image)
Myths about graduate school

Myth #1:

“Some fields of study, like science and technical fields, aren’t really for people like me.”

Today, all fields of study are open to minority students, and due to the enormous need for a diverse, technical work force, there is great interest in attracting minority students in science, engineering, and technology fields. There are many opportunities to gain research experience and find support for graduate study in these fields.

Myth #2:

“I am not sure I want a Ph.D., so I will just apply for a master’s program now and decide about the Ph.D. later.”

In many fields of study, the entrance requirements for doctoral programs do not map well to degree requirements for terminal or professional master’s programs (e.g., MFA, MBA, MSW). Thus, the master’s degree is not an expeditious route to the Ph.D. because many credits will not transfer to the Ph.D. program. Generally speaking, more funding is available to support fellowships and assistantships for Ph.D. students than for terminal or professional master’s students. Whatever your educational goals, be aware of the differences between Ph.D. and master’s programs in your field.

Myth #3:

“I need to start working now. I cannot afford to attend graduate school.”

Most Ph.D. students receive financial support that covers tuition and fees and pays a stipend for living expenses, so it is possible to end up with very little or no loan debt from graduate study. Considering the benefit of increased earnings and career options, it is usually worthwhile to earn a graduate degree.

Myth #4:

“My undergraduate institution is a small school. A large institution will treat me like a number.”

Graduate education is very different from the undergraduate experience. Graduate students work closely with other students and faculty in the program. Rather than being one person in a very large institution, graduate students in each field are part of a small community of scholars. The advantage of a larger institution is that a department is more likely to have faculty in the subfield that interests you and to provide support through assistantships.
Applying to GRADUATE SCHOOL

Try it before you buy it

If you are unsure of whether graduate school is right for you, or if you want to get a preview of the life of a graduate student, consider an undergraduate research experience.

What will I gain from an undergraduate research experience?

- Get an inside look at what an academic or research career can offer.
- Learn about cutting-edge discoveries being made in your field.
- Acquire lab and research skills, hone critical thinking and writing skills.
- Meet others who share your interests/goals and who have valuable experience to share.
- Establish relationships with faculty who can write strong letters of recommendation.

Myth #5:

“I attend a minority-serving institution in a place with a lot of diversity in the population. A different kind of place would make me feel uncomfortable.”

Graduate school is an exciting opportunity to stretch your wings and discover new possibilities. Most doctoral and research universities offer great intellectual, cultural, and social diversity that mirrors the working world. You are likely to find a welcoming environment with many prospects for creating a very satisfying experience.

Myth #6:

“There is no way that a single parent can go to graduate school.”

More and more students who attend graduate school come from diverse economic and social backgrounds. Many are returning to school after some years in the work force, and others have families and other obligations. Graduate institutions offer programs and resources to help them be successful.

Myth #7:

“I am only a sophomore; I still have several years before I need to think about graduate school.”

It is not too soon to begin preparing if you think you might want to earn a graduate degree. Now is the time to explore your interests and career options. Take advantage of undergraduate research opportunities to learn more about your field. Talk to your professors about their career and graduate experiences. Find out what kinds of courses will best prepare you for graduate programs in your field. Your plans may change over time, but by starting now you will discover more about yourself, refine your personal goals, and will be better prepared to achieve your goals.
Finding the right match

The key to having a rewarding graduate education is selecting the graduate program that best matches your research interests and career goals.

Discover yourself

The first step in deciding whether or not to attend graduate school is learning about yourself and defining your personal goals. What do you find exciting? Where do your passions lie? There are many individuals and services available to you as an undergraduate student to help you learn about yourself.

Your sophomore year is a great time to visit BHSU’s Career Development Office at the Student Success Center in the lower level of Woodburn Hall. A career liaison can help you identify your strengths and preferences and relate them to various careers and fields of study. Your career liaison can also give you strategies and tools for exploring career choices and the degree requirements associated with those choices.

You can learn a lot about your interests and strengths by getting involved on your campus. Student organizations, volunteer and internship programs, and other extracurricular activities can help you learn about your interests and strengths and learn about research and career opportunities.

Talk to your professors and graduate students about their experiences. They can describe the life of a researcher, why they chose their particular professions, and the steps needed to get where they are.

Questions to ask:

- What is a typical day like? What are your functions and responsibilities? What percentage of your time is spent doing what?
- What do you personally find most satisfying about being a scientist, scholar, or graduate student? What challenges do you face?
- How did you become interested in your field of study? What sorts of changes are occurring in the field? Where is the research heading and where are the new opportunities for research?
- How did you get to your position? What is a typical career path in this field? What are the skills that are most important for a position in this field?
- What advice can you offer a student who is considering this field of study? What courses should I take? What kinds of experiences should I seek?
Choosing a master’s or Ph.D.?

The Ph.D., or doctor of philosophy degree, prepares you for a career in research and teaching, in business, in government, or the nonprofit sector. By talking to professors in your chosen field and consulting career resources, you can gain a better understanding of the career possibilities open to you.

Master’s degree programs provide specialized preparation in a field of study. Some master’s degrees are designed as an intermediate step toward the Ph.D.. In many fields, however, students enter the Ph.D. program directly after completing a bachelor’s degree.

A “terminal” master’s degree is the highest professional degree awarded in some fields—for example, the Master of Business Administration, Master of Architecture, or Master of Fine Arts. Some professions require a master’s degree in order to work in that field. Master’s students can usually expect to pay at least a part of their graduate education expenses.

Once you have an idea about what area of study and what kind of degree you want to pursue, you can begin exploring graduate programs. You might discover new options when you learn about graduate programs and the degrees they offer. Learning about graduate programs

Your professors can give you an insider’s perspective on programs: Which programs are on the cutting edge in your chosen field? Where are the best research facilities in your chosen field? From which programs are the most promising young scholars in your field graduating?

There are also many websites that can help you identify prospective programs in your chosen field. National rankings can offer some information about prestige and recognition, but be cautious when using this information. The prestige of a particular university may not be a good indicator of the quality of your chosen graduate program or specialization.

National professional organizations in your discipline (e.g., the American Psychological Association or the American Chemical Society) may offer helpful hints in identifying programs and learning about the graduate admissions process in your field.
General program locators and rankings

- BrainTrack: College and University Directory
  braintrack.com/us-colleges-by-state
  This website lists all U.S. universities organized by state. It includes basic information and links to each institution.

- GradSchools.com
  gradschools.com
  GradSchools.com offers many articles about graduate education and tips about the graduate admissions process. The site includes a search function for identifying graduate programs by discipline.

- Diverse Issues in Higher Education
  DiverseEducation.com/top100
  Diverse Issues in Higher Education ranks graduate programs in each discipline by minority student participation.

- Peterson’s
  petersons.com
  This website has a program finder, essay writing help, and other information for those searching for graduate schools.
Choosing a graduate program

When identifying prospective graduate programs, bear in mind that where you earn your degree can have a great impact on the direction of your future career. Aim high—do not underestimate your competitiveness.

Applying can be expensive, so become familiar with the entrance requirements such as minimum test scores, GPA, and curricular requirements of your prospective programs to make sure that your choices are ambitious, but also realistic.

It is important to align your interests with faculty interests when making graduate school choices. Review the research areas of the faculty. Are there professors who are doing research in areas that interest you? Do the courses and specializations offered fit with your interests and career goals? You increase the likelihood of being offered a research or teaching assistantship if your interests match those of professors and/or courses in the graduate program.

You might also consider the status of the professors. It is advisable to choose programs that have associate and full professors in your area of interest. If the only professors in your area are assistant professors or professors emerita (retired), they may not remain for the duration of your program. You need professors in your specialized area of study to supervise your research and thesis, and their research will influence the direction and development of your own scholarship. Senior professors are likely to have more resources such as laboratories and grants to support their students. In addition, your professors will serve an important role as you make the transition to your career.

How many graduate applications should I submit?

There is no optimal number of programs to which you should apply. Many students apply to between five and eight programs. The number of applications you prepare depends on how many programs you are willing to consider, and in part how much it will cost you to apply. It is best to have a “dream” category—absolutely the best programs for you—as well as a set of “strong” programs to which you stand a fairly good chance of being admitted. Finally, you might include a “safe bet”—a program that is likely to admit you and you would be happy to attend if you are not admitted to your top choices.

If you have a list of 10 or more institutions, a little more research about the programs and reflection on your research interests might help you narrow your choices. Not only is it costly to apply, but if you do not have clear reasons for your graduate program choices, this is likely to come through in your application and can lower your chances of being admitted. The application expenses worksheet on the next page can help you anticipate how much it will cost you to apply.
## Application expenses worksheet

<table>
<thead>
<tr>
<th>Description</th>
<th>University 1</th>
<th>University 2</th>
<th>University 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application fee</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Admissions fee*</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Transcript fees</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Postage fees</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Total expenses</td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>
Suggested timetable for applications

It is important to have a plan for completing the application requirements. Prepare a timetable with specific deadlines. The graduate admissions or funding deadlines may differ from the graduate program deadline. Be sure that you apply in time to receive full consideration for funding packages.

Summer before your senior year

- Begin to draft a personal statement of your academic and professional goals.
- Explore graduate programs. Become familiar with faculty interests, entrance requirements, admissions testing, and deadlines.
- Contact graduate programs that interest you and request information.
- Review for admissions tests.
  
  Hint: Even if your prospective program does not require the GRE, national fellowships and other funding sources may request GRE scores.

September

- Share your personal statement with professors you know. Ask their advice about which graduate programs you might consider.
- Consult BHSU's Writing Assistance Center to review your statements.
  
  LOCATION: First Floor of E.Y. Berry Library
  PHONE: 642-6922
  EMAIL: WritingCenter@BHSU.edu
- Narrow your graduate program choices.
- Register to take your admissions test.

October

- Take admissions test.
- Revise your personal statement, tailoring it to your chosen graduate programs.
- Order transcripts.
November
- Download application forms and complete a draft. Review and edit your drafts.
- Submit completed application forms.
- Ask faculty for recommendations. Give them specific information about deadlines and follow up to ensure that they meet the deadline.

December
- Submit your applications.
- Note: Letters of admission are sent on a rolling basis beginning in February.

January
- Follow up to ensure that supporting documents were received.

February
- Visit your prospective programs, if possible.

March
- Submit a FAFSA. Even if you expect to receive funding, it is good to have other options—just in case.

April 1
- You should receive admissions letters by this date.

April 15
- You must accept or decline offers of admission.
Creating a strong application

Now that you have identified some potential graduate programs, it is time to begin completing the applications. Admissions committees use your application to determine how well your experience and goals match the offerings and requirements of the program. This overview is intended to help you become familiar with the typical components of a graduate application so that you have the information you need to prepare first-rate applications.

Things to remember

- Plan ahead. Allow yourself plenty of time to gather the information you need and to review, revise, and edit.
- Seek help. Get feedback from your professors or others in your field of study. BHSU’s Writing Assistance Center can help you to craft a strong personal essay. The web sites noted on page 7 offers tips and advice on preparing graduate applications.
- Follow up. Make sure that you submit materials on time and follow up to verify that all supporting materials are received on time.

Biographical form

Graduate applications typically include a general form requesting standard biographical and academic information, including GPA and test scores. If the scores you report do not match the scores reported by the testing agency or transcript, be sure to give a clear explanation of the discrepancy.

Helpful hint

When you provide your contact information, be sure that it is current and that you monitor your messages. The recorded messages on your voice mail should be professional and should reinforce the image that you want to present to the review committee. Avoid e-mail addresses and recorded messages that are offensive, “cute,” or otherwise unprofessional.
The personal statement

The personal statement presents the core of your application. This is where you set yourself apart from other applicants and convince the committee that your experience and interests are a good fit for your prospective program. The graduate admissions committee also uses your personal statement to make funding decisions. If your areas of interest match up with funded research projects in the department, you are more likely to receive an assistantship offer.

Letters of recommendation

You will be asked to provide letters of recommendation. Ask the faculty who know you best and who can comment positively on the quality of your work. Do not feel that you need to lighten the burden on faculty by spreading your requests to multiple faculty members. The reverse is true. They can easily modify a core letter for a number of schools.

Letters from senior faculty in your prospective discipline carry more weight than those from faculty outside of your field or from faculty who are newer in their careers. It is helpful to meet with the faculty who are writing letters for you, so that they can get a clear understanding of your interests and your qualifications. You might provide them with a resume or outline of the courses you’ve taken; any research experience; or related activities, projects, or term papers you completed in their class. These items will give them something concrete to use in their letters.

Admissions Testing

The Graduate Record Examination General Test is an assessment of general skills and is used by many programs as part of their basic admissions requirements. Some programs also require that you take the GRE subject test in your discipline. The GRE web site (gre.org) provides an overview of the test and free, downloadable software that can help you review. The web site also provides information for students seeking a waiver of the GRE test fee. It is important that you understand the format of the test and that you practice taking it so that you have a sense for the areas in which you may need to refresh your skills. GRE practice books are also available in your library and local bookstores.

Hint: You may find that the graduate programs you have identified do not require GRE test scores for admission. Some university and national fellowship programs, however, do use the GRE, so it may be in your interest to take the test anyway. It is a good idea to find out whether funding opportunities in your field require GRE test scores.

Specific programs may require other testing such as:

- MCAT Medical College Admissions Test - www.aamc.org
- GMAT Graduate Manage Admissions Test - www.mba.com
- LSAT Law School Admissions Test - www lsat.org
- DAT Dental Admissions Test - www ada.org
- PCAT Pharmacy College Admissions Test - www pcatweb info
Writing the personal statement

A graduate admissions committee looks for students who are well-matched to the areas emphasized in the program. The personal statement is your opportunity to demonstrate how your goals and interests align with the courses, faculty, and research areas offered by your prospective program.

A strong statement will:

- show the admissions committee that you have an idea about what you want to study and why you believe it is important;
- demonstrate that you are familiar with the program and that you have sound reasons for applying;
- reflect your intellectual curiosity, motivation, and persistence, or the earnestness of your academic pursuits;
- assure the committee that you will be successful in the program.

An effective personal statement is persuasive; it is intended to convince the admissions committee that you are the right choice for their program. Yet, it is important that you remain true to yourself when preparing your essay. Matching up well with a program does not just mean you are “measuring up” to admission standards; it also means deciding that the program meets your needs and interests. It is a two-way street. That is why it is so important that your statement reflects not only your best writing but your true intellectual interests.

Consider your motivations for pursuing a graduate education:

- What are the experiences that have brought you to this point in your life?
- Why are you thinking about graduate school?
- What do you hope to contribute as a student or as a graduate in your field?

In order to demonstrate why you are a good match, you need to have an understanding about your prospective program. You might consider the following questions:

- Which faculty are conducting research in areas related to your interests?
- What is it about their work that is meaningful, interesting, or appealing to you?
- Does the program offer specialized training or course sequences that fit with your goals?
- Are there specialized research centers or facilities that support the areas of investigation you wish to pursue?
Applying to GRADUATE SCHOOL

**Additional questions you might ask yourself:**

- What is special, distinctive, or impressive about you or your life experiences? What sets you apart from the crowd?
- What have you learned about your field that sparked your interest and convinced you that you are well suited to contribute to this field?
- Were you inspired by any classes, readings, seminars, research, or internship experiences related to your field? Have you had conversations with people already in the field that helped shape your interest?
- Do you possess special skills or work experience that enhance your likelihood of success?
- Are there any gaps in your academic record that you should explain?

**Crafting the essay**

**The opening paragraph**

Your lead paragraph is generally the most important. It introduces your main ideas and sets a framework for the rest of your essay. Often it is easiest to write this paragraph last, when you have worked out what you want to say.

**Tell a story**

Your statement should tell a story with concrete details about your life. Describe the events that led you to your professional or educational aspirations. Which experiences helped shape your values?

**Be clear**

Your essay should provide specific details instead of relying on broad generalizations. For example, rather than stating “my research internship provided valuable experience,” a more interesting and persuasive statement would describe the specific skills and insights you acquired: “By transcribing interview protocols and coding the data, I gained a deeper understanding of how teenaged mothers make attributions.”

**Helpful hints**

- Visit BHSU’s Writing Assistance Center for help. They can assist you with brainstorming your ideas, proofreading, style, and grammar.
- Ask your professors and advisors to review drafts of your statement.
- Consult writing and grammar aids. Do not rely solely on the spelling and grammar checks in your word processing software.
- Plan ahead so that you have plenty of time to review, rewrite, and edit your essays.
Accepting an offer

To allow students time to consider multiple options, graduate schools have agreed upon April 15 as the national deadline for final and binding decisions. You must accept or decline offers that you receive by this date. It is also good practice to acknowledge your offers promptly when you receive them. If you apply to multiple programs, you may receive multiple offers. If you receive two offers, and you know that you prefer one over the other, it is a good idea to decline the less desirable offer as soon as possible. This way, the graduate program can extend an offer to another student who may be on a waiting list. Be mindful that you are creating relationships with each of your communications, so be courteous and professional in all of your interactions.

Funding graduate education

Most full-time, full-year graduate students receive some form of financial aid, usually in the form of graduate assistantships, fellowships, or loans. Most Ph.D. students are funded through teaching or research assistantships. Funding for master’s students varies by field of study, but many master’s students rely on student loans to pay at least a portion of their educational expenses. Professional programs such as business, law, and medicine rarely fund their students.

When selecting graduate programs, ask:

- What proportion of students receive funding and how are they funded?
- What are the stipend levels and benefits provided by departmental assistantships? Is tuition waived with an assistantship or is the student responsible for the tuition costs?
- How long does the average student take to complete a Ph.D.?

Graduate Assistantships

- Generally provide a monthly stipend, plus tuition and health care benefits
- Have a service requirement: teaching, research, or administrative duties
- Have a time commitment that depends on the appointment. Typically, full tuition requires a 20-hour per week commitment.
- Provide training, experience, and an opportunity to network in your field
- Graduate fellowships

- Generally provide a monthly stipend, plus tuition and health care benefits
- Allow you more time to pursue your own academic and research priorities because they generally do not have a service requirement
- Build your resume and open the door to many future opportunities
- May come from your academic program, the graduate school/university, or external sources
Finding fellowships

Use the Web to search for fellowship opportunities. You can start by visiting the graduate school web sites of your prospective institutions. For example, the Fellowships Office in the University of Illinois Graduate College maintains a list of national and university-sponsored fellowship opportunities at grad. illinois.edu/fellowship. Also, inquire about fellowship opportunities at your campus career center or honors program office.

In addition, use Internet search engines to find fellowship programs and professional societies in your field. Use key words such as “fellowship,” “graduate,” and words relating to your discipline or research interests.

National fellowships

- American Political Science Association (APSA) Minority Fellows Program applicants can be (1) seniors in colleges and universities applying to a doctoral program in political science; or (2) students currently enrolled in a master’s program applying for doctoral study at another institution. apsanet.org/content_3284.cfm
- American Psychological Association (APA) Minority Fellowships support the training of doctoral-level ethnic minority students and postdoctoral trainees with career goals aimed at the mental health needs of ethnic and racial minorities. apa.org/pi/mfp
- American Sociological Association (ASA) Minority Fellowships support the development and training of sociologists of color in mental illness and disorders and related co-morbidities. asanet.org/funding/mfp.cfm
- The Jacob K. Javits Fellowship Program awards fellowships for doctoral and Master of Fine Arts students in selected fields of arts, humanities, and social sciences. ed.gov/programs/jacobjavits/index.html
- The National Science Foundation (NSF) Graduate Research Fellowship Program (GRFP) is intended for students in their early stages of graduate study. It provides three years of support for graduate study leading to research-based master’s or doctoral degrees. nsf.gov/funding
- Ford Foundation Diversity Fellowships provide three years of support for individuals engaged in graduate study leading to a Doctor of Philosophy (Ph.D.) or Doctor of Science (ScD) degree. sites.nationalacademies.org/pga/fellowships
Applying to GRADUATE SCHOOL

- National Institutes of Health (NIH) Predoctoral Fellowships for Minority Students provide up to five years of support for research training leading to the Ph.D. or equivalent; the combined MD/Ph.D. degree; or other combined professional degree and research doctoral degree in the biomedical, behavioral sciences, or health services research. grants.nih.gov/training/nrsa.htm

- The National Physical Science Consortium (NPSC) Fellowship Program seeks to increase the number of Ph.D.s in the physical sciences and related engineering fields, emphasizing recruitment of a diverse pool of women and historically underrepresented minorities. npsc.org

Applying for fellowships

- Prepare a timetable of deadlines and a list of documents you will need to gather.
- Visit BHSU’s Writing Assistance Center; ask your professors/advisors to review your applications.
- When you apply, ask for university/departmental awards. These may require additional applications.
- Be aware that government agencies and professional organizations have different deadlines.

Loans and outside work

- Complete a FAFSA. Student loan programs are available and most graduate students qualify.
- Inquire about other grants and student aid resources.
- Be cautious about planning to take on work outside of your program. Course load, lab time, teaching, and personal/family obligations leave little time for outside work.

Other funding tips

- Ask about assistantships available outside of your department. Inquire at campus units such as libraries, student affairs offices, and other services units. Also, search the university web sites for potential opportunities.
- Regularly seek out opportunities to apply for fellowships and grants.
- Be wise about managing your money now. This is one threat to success that you can control.
Reviewing the funding offer

- It is critical to understand your funding offer before you accept it.
- Assistantships and fellowships usually provide a stipend plus tuition, but make sure you understand the terms before accepting an offer.
- What fees are you expected to pay?
- Does your funding include health insurance coverage? Who pays the premium?

Money management

An important step you can take now to prepare for graduate study is to manage your money wisely. Learn to live on a student budget so that you will avoid the financial pressures that can limit opportunities available to you. Remember, the decisions you make now can make it possible for you to take advantage of opportunities down the road. Know and understand your finances today so that you are well prepared for your future.

Budget

Write down your regular income and expenses. Plan for future expenses like campus visits, the GRE, and graduate application fees. Set limits on your discretionary spending and stick to them. A sample budget worksheet is provided to help you get started.

Get a credit card

Credit cards have become essential, even for graduate students. You will need a credit card to purchase items online, secure plane tickets, rent a car, or stay in a hotel. If you are planning visits to prospective graduate institutions, professional meetings, conferences, or other activities related to graduate study, then you should have access to a credit card.

Manage your credit wisely

It is much harder to dedicate your energy and attention fully to your studies if you are worrying about bill collectors or if you are forced to work extra jobs to pay your debts. Paying your bills on time and keeping your debt to a minimum will ensure that you have access to credit when you need it, but that your credit will be a tool and not a hindrance to your success.

Budget worksheet

Anticipating your income sources and monthly expenses can help you plan for a successful graduate experience. You can find tuition and fee schedules on most university web sites, along with typical housing and cost-of-living expenses.
### Monthly expense worksheet

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
<td>$</td>
</tr>
<tr>
<td>Books and supplies</td>
<td>$</td>
</tr>
<tr>
<td>Transportation (bus or rail pass, gas, oil, car payment, travel at holidays)</td>
<td>$</td>
</tr>
<tr>
<td>Car insurance</td>
<td>$</td>
</tr>
<tr>
<td>Health insurance</td>
<td>$</td>
</tr>
<tr>
<td>Rent or mortgage</td>
<td>$</td>
</tr>
<tr>
<td>Food</td>
<td>$</td>
</tr>
<tr>
<td>Utilities (heat, water, electricity)</td>
<td>$</td>
</tr>
<tr>
<td>Telephone or cell phone</td>
<td>$</td>
</tr>
<tr>
<td>Snacks/dining out</td>
<td>$</td>
</tr>
<tr>
<td>Child care</td>
<td>$</td>
</tr>
<tr>
<td>Loans and credit card payments</td>
<td>$</td>
</tr>
<tr>
<td>Clothes</td>
<td>$</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$</td>
</tr>
<tr>
<td>Savings</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>$</td>
</tr>
</tbody>
</table>
BHSU Graduate Coordinators

Dr. Byron Hollowell
Program Coordinator MBA in Applied Management
Assistant Professor, Finance
Phone: (605)642-6429
Email: Byron.Hollowell@BHSU.edu
Office: Meier Hall 325

Dr. Faye LaDuke-Pelster
Program Coordinator Master of Science in Curriculum and Instruction (MSCI)
Assistant Professor, Reading Education
Phone: (605)642-6627
Email: Faye.LaDuke@BHSU.edu
Office: Jonas SW 201

Dr. John Dixson, Program Coordinator Master of Science in Integrative Genomics (MSIG) program,
Associate Professor, Chemistry
Phone: (605)642-6284
Email: John.Dixson@BHSU.edu
Office: Jonas 150

Dr. Daniel Asunskis
Program Coordinator Master of Science in Sustainability
Assistant Professor, Chemistry
Phone: (605)642-6516
Email: Dan.Asunskis@BHSU.edu
Office: Life Sciences Laboratory 110

Dr. Sandra Marker
Program Coordinator Master of Science in Sustainability
Assistant Professor, Associate Professor, Sociology
Phone: (605)642-6239
Email: Sandra.Marker@BHSU.edu
Office: Jonas SW 211

Thomas (Mitch) Hopewell, Program Coordinator of Crisis Leadership and Emergency Management (CLEM)
& Master of Science in Strategic Leadership (MSSL)
Office: Jonas 236
Phone: (605) 642-1241
Email: Thomas.Hopewell@BHSU.edu

College of Behavioral Science & Education

Dr. Patricia Simpson
Dean, College of Education & Behavioral Sciences, Professor
Phone: (605)642-6551
Email: Patricia.Simpson@BHSU.edu

Dr. James Hess
Chair of Behavioral Sciences; Professor, Psychology
Phone: (605)642-6850
Email: Jim.Hess@BHSU.edu
Office: Jonas SW 214

Dr. Betsy Silva
Chair of Education
Office: YCA 204
Phone: (605) 642-6889
Betsy.Silva@BHSU.edu

College of Liberal Arts

Dr. David Wolff, Dean
Office: Jonas Annex 108a
Phone: (605) 642-6221
Email: David.Wolff@BHSU.edu

Dr. Amy Fuqua
Chair of School of Arts and Humanities, Professor, English
Phone: (605)642-6397
Email: Amy.Fuqua@BHSU.edu
Office: Meier Hall 326

Dr. Daluss Siewert
Chair of School of Mathematics and Social Sciences
Office: Jonas 163
Phone: (605) 642-6209
Email: Daluss.Siewert@BHSU.edu

College of Business & Natural Sciences

Dr. Priscilla Romkema, Dean
Meier Hall 301
(605) 642-6341
Priscilla.Romkema@BHSU.edu

School of Business
Dr. Ron DeBeaumont, Chair
Meier Hall 302
(605) 642-6236
Ronald.DeBeaumont@BHSU.edu

School of Natural Sciences
Dr. Charles Lamb, Chair
Life Sciences Laboratory 122
(605) 642-6026
Charles.Lamb@BHSU.edu
Contact Us

Dr. Ahrar Ahmad
Director of Graduate Programs, Political Science Professor
Phone: (605)642-6000
Email: Ahrar.Ahmad@BHSU.edu
Office: Jonas 124
www.BHSU.edu/GraduatePrograms

Hasina Ahmad
Student Coordinator, Graduate Affairs
Phone: (605)642-6270
Email: Hasina.Ahmad@BHSU.edu

Writing a Personal Statement
Rickie Legleitner
Director of the Writing Center/English Instructor
Phone: (605)642-6922
Email: Rickie.Legleitner@BHSU.edu
www.BHSU.edu/WritingCenter

Student Success Center
Melissa Haught, Career Liaison
Woodburn Hall-lower level
Phone: 642-6951
www.BHSU.edu/Careers

Notes:

This guidebook is provided by the Committee on Institutional Cooperation (CIC), an academic consortium of 12 research universities founded in 1958. Among other activities, CIC universities collaborate to make graduate education more accessible for students from all backgrounds.