Brandeis University
Graduate School Guide
2013-14

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Hiatt Career Center’s Graduate School Guide  
Brandeis University  
Hiatt Career Center

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Section I: Introduction

The purpose of this guide is to assist Brandeis students and alumni who are considering attending graduate school. It offers a step-by-step process for decision making about and applying for a Master’s or PhD program. (There are other resources available for students interested in law school through the Hiatt Career Center and the health professions through Academic Services.) This guide addresses key graduate school issues, but it is not meant to supplant one-on-one discussions with faculty members in your field, your own research or advising at the Hiatt Career Center. Members of the Hiatt staff, all of whom have attended graduate school, are available to meet with students and alumni to discuss their individual situations.

A. Why Consider Graduate School?

There are many reasons for you to continue your education through graduate study. You may feel passionate about a subject and want to learn more about it. You may wish to become an expert in a particular field and work closely with other highly knowledgeable people. You may want to increase the salary range available to you. Your specific career area and objectives may require you to pursue an advanced degree.

No matter what your motive may be for pursuing an advanced degree, these are crucial questions in your decision making:

- What are your long term goals and how will a graduate degree help you achieve them?
- Are you applying to graduate school in order to achieve your defined career plan or are you considering additional education to postpone making decisions about your broader career goals?
- Is a Master’s degree sufficient for your needs, or is a PhD required? If a doctorate is preferred or required in your field, can you gain a Master’s degree first and subsequently apply for a PhD program?
- What is the “right” degree for you to pursue? There are many professional and academic degrees at the Master’s and PhD levels from which to choose.
- When is the “right” time for you to pursue an advanced degree – directly following the completion of your undergraduate studies or after gaining experience in a particular field?
B. Is this the Right Decision for You?

Reasons to Go to Graduate School

- An advanced degree is required for the field in which you want to work long term.
- You have researched the profession and there is a strong match between your skills, interests and values and what the program has to offer.
- The intellectual challenge and rigors of continuing your academic study excite you.
- Obtaining an advanced degree will increase the salary range in your chosen field.

Reasons Not to Go to Graduate School

- You do not know what else to do.
- People whom you respect went, so it seems like a good idea.
- You have only a general idea of your field of interest.
- Pressure from family, friends, peers or others.

Considerations

The decision to attend graduate school is an enormous commitment and deserves a great deal of reflection. We strongly encourage you to utilize all of your Brandeis University resources, including the Hiatt Career Center, faculty, and Academic Services, to help you decide if graduate school is right for you. You need to process thoughtfully all the advice you receive through the filter of your own skills, interests and values.

Goals: As you progress through your time at Brandeis, work with faculty and staff, family and friends to clarify your short and long term goals. What do you want to learn in graduate school by studying a specific field? What do you hope to do with your degree? What are your other priorities – present and future – and how do they fit in with an extended education and your career? Both the Hiatt Career Center and Academic Services staff members are especially well-suited to help you with this.

Time Commitment: Graduate school may demand a substantial time commitment – one to ten years – depending upon the degree you pursue. Preparation for professional exams following graduate school, if applicable, can also be time-consuming and expensive.

Expense: Many graduate programs provide opportunities for off-setting tuition with research and teaching assistant positions; you may also be eligible for grants or scholarship funds. Each individual program should be investigated to see if any of these opportunities are available. The cost of graduate school must be carefully considered, especially if it will compound undergraduate debt. This topic is discussed in more detail later in this handbook, under “Financing Graduate School.”

Timing: Taking time off before applying to school may be advantageous because you can devote all your energies during senior year to your academics, and your entire academic record will be available to admissions offices by the time you apply. Gaining experience outside of the classroom may allow you to meet some important personal goals. If you have no work or internship experience, it may be
advisable to take time off to gain that experience, as some employers expect practical experience in addition to an advanced degree. Many schools appreciate an applicant with more maturity, experience and perspective. Hiatt career counselors can assist you in exploring your options so that you make the decision that is right for you.

As you explore graduate schools, ask the admissions offices the average age of entering students at their particular school to determine if candidates attend directly from their undergraduate program, or work first. Programs that frequently accept students directly from their undergraduate programs are those that focus on developing future academics and scientific PhD programs.

As a Brandeis graduate, you have a great opportunity right on campus to apply to a range of Brandeis BA/MA programs through the Graduate School of Arts and Sciences and the International Business School, depending on your field of study. This academic option provides a unique program for Brandeis undergraduates to obtain two degrees in five years.

**Taking Time Off Between Graduation and Graduate School**

If you do decide to take time off between undergraduate and graduate school, there are many types of options, paths, positions and activities that you might consider:

- **Find Work:** Some programs, as mentioned above, prefer or require that applicants gain work experience before applying. Talking to experts in your field during your undergraduate program and as you contemplate graduate studies will help you to learn more about these specific expectations. Many people want to take a hiatus from academics, immerse themselves in gaining workplace experience and start to save money prior to applying to graduate school. There are also advantages to working in an area that is related to your field: it may be expected or preferred by future employers who will also value your advanced degree; building a more specific skill set; expanding your professional network, and; exploring day to day work in your field are only a few.

  Other graduates may want to gain work experience in a completely different work setting immediately after graduation to explore other areas of interest, or to help decide if an advanced degree in a particular area is in fact what you want to do. Identifying your purpose for undertaking work that meets other personal and career goals is key to finding and securing a satisfying position.

- **Fellowships:** Most fellowships are one or two years in duration and provide a chance to explore research interests. Brandeis University is fortunate to have a staff member in Academic Services dedicated to assisting you in researching and applying for these opportunities. See the Hiatt’s B.hired ([https://brandeisu-csm.symplicity.com/students](https://brandeisu-csm.symplicity.com/students)) and Academic Services’ ([http://www.brandeis.edu/acserv/fellowships/index.html](http://www.brandeis.edu/acserv/fellowships/index.html)) websites for more information on fellowships.

- **Public Service:** Popular among Brandeis University graduates, public service programs, generally one or two year commitments, engage participants in communities beyond their familiar borders. Many Brandeis alumni participate in programs such as Teach For America,
AVODAH, Americorps and the Peace Corps. Some programs have tuition assistance for their members.

- **Travel & Discovery:** You may want to take some time to explore new parts of the country or the world. The time between earning your undergraduate degree and working toward a graduate degree can be a wonderful opportunity for this, if it is financially possible. Sharing your journey in a personal statement, or a blog, can be a meaningful way to demonstrate the value of your experience.

Section II: How the Hiatt Career Center Can Help

Hiatt offers comprehensive services to assist you to:

- **Reflect** upon your personality, strengths, values, skills and interests
- **Explore** career possibilities
- **Connect** to opportunities, people and resources to guide you

Specifically, the Hiatt Career Center has the following resources for you:

**Graduate School Advising**

Hiatt staff members all have advanced degrees and are dedicated to helping guide you through the process of making decisions about graduate study and applying to the schools of your choice. Hiatt is located on the first floor of Usdan; stop by or call 781-736-3618 to arrange an appointment and inquire who on staff might be the best fit for your interests.

**Materials Available to You**

In an effort to support your graduate school decisions, the Hiatt Career Center offers online and hard copy materials to inform you about possible careers and the process of applying to graduate school. Stop by the Hiatt library and explore the Hiatt website for materials related to the application process.

The Hiatt library also houses GRE and GMAT preparation books. We encourage you to look at the Hiatt collection of prep materials to help you determine which suit your own learning style before making your purchases.

Of particular interest for graduate school applicants is Hiatt’s set of reference books, *Peterson’s Guide*, an online and multi-volume bound series that provides profile descriptions by field of every known accredited graduate program in the US, US territories, and Canada (as well as institutions outside of the US that are recognized by US accrediting bodies). If you choose to use the hard copies, volumes provide information on graduate programs as follows:

- **Book 1:** overview of programs by institution
- **Book 2:** Humanities, Arts & Social Sciences
- **Book 3:** Biology
Peterson’s Guide is the only annually updated reference of its kind and is extremely useful. Within each description is the program’s contact information, the number of faculty and students, application requirements and deadlines and, depending upon the program, tuition cost, entrance exam score ranges, degree requirements and financial aid opportunities.

Other Helpful Resources Available through Hiatt

- **Self-assessment** is a great place to start in considering career interests and, for many, ultimately graduate education. The Career Counselors at Hiatt will review with you your strengths, your interests, and other factors to help you develop options for the next step of your career path. Hiatt staff can also assist you in a number of activities to help you explore what type(s) of career(s) might suit your skills, interests and values. Hiatt uses **TypeFocus**, a personality strengths and preferences inventory that helps you learn more about yourself as a developing professional and identify potential career options based on the results. Other useful tools and strategies are available depending individuals’ needs, including SkillScan, a hands-on tool to explore personal skill strengths.

- **Internships** help you gain experience in a field, assess the “fit” of a line of work for you, and meet professionals at various stages in their careers. Hiatt staff members can help you to set goals for as well as locate and/or develop meaningful hands-on internship experiences.

Through your B.hired account, check the job and internships tab for hundreds of positions in a range of fields from employers seeking Brandeis students. Through B.hired, you can also access the Liberal Arts Career Network (LACN), as well as the Nationwide Internship Consortium (NIC). You may also consider reviewing Brandeis Internship Exchange (BIX), a database of internships that Brandeis students have had in the past few years that you can research by field, organization and location.

Hiatt’s World of Work (WOW) Program offers students with unpaid internships meeting specified criteria the opportunity to apply for funding through a competitive process. Students may also seek grants from various departments at the University. For more information, please visit the funding page of the Hiatt website: [http://www.brandeis.edu/Hiatt/funding](http://www.brandeis.edu/Hiatt/funding)

- **Brandeis Alumni** are happy to provide advice and guidance on the graduate school experience and the practice of your desired profession. Hiatt can help you get in touch with them! One important resource is LinkedIn, an on-line professional networking site. Hiatt hosts a LinkedIn group specifically for Brandeis students and alumni to connect; details on how to join Brandeis University Career Connections can be found in the Networking section of Hiatt’s website. Once you have joined the group, you can send an email directly to a fellow group member with questions about your particular field and interests without formally requesting to join his/her network. Hiatt’s Networking webpage also provides suggested language for emails or letters for
contacting Brandeis LinkedIn members. Brandeis students are very fortunate to have so many dedicated alumni ready, willing and able to help.

- **Informational interviews** can provide a wealth of information about different career areas and graduate education. Students are encouraged to review the Hiatt website pages on how to conduct informational interviews and suggests questions to ask including:
  
  - What path lead you to this position in your career?
  - What benefits have you realized having pursued an advanced degree in this field?
  - What credentials does one need to work in this field?
  - In what ways is your work rewarding? Most challenging?
  - What is the career trajectory in this particular field and how does graduate education play a role?
  - What do you think are the best resources for a young professional hoping to study in this field to consult?

Informational interviews can be conducted in person or over the telephone and generally last for 30 minutes or less, yet provide insight and suggestions not readily available online or in books.

- **Financing information** for graduate school can be found on the Hiatt website at [http://www.brandeis.edu/hiatt/students/gradschool/financing.html](http://www.brandeis.edu/hiatt/students/gradschool/financing.html) and in the Hiatt library.

- **Hiatt’s staff** of highly experienced career counselors can assist those students who choose to spend time after Brandeis pursuing interests other than graduate school, as well as student who want to take time off from their educational pursuits to gain experience. One-on-one counseling sessions can guide you through the process of deciding how best to use your time and provide you with a strategy to realize your goals.

**Section III: Additional On-Campus Resources**

Brandeis resources are wide ranging and will help you address many questions and concerns.

**Faculty** who teach at Brandeis are experts in their fields and are familiar with graduate programs, current research trends and are individuals who might be a good fit for you as a future mentor. They know the reputations of different graduate programs and their specialties. Conversations with faculty can help you clarify your research or artistic interests and suggest ways for you to build your skills and portfolio to make you a stronger candidate for the graduate school program of your choice.

**Graduate Students and Teaching Assistants** have very recently and successfully gone through the process you are considering. If the departments in which you study utilize graduate students, it is to your benefit to develop a comfortable working relationship with one or more of them. Their information is most current, and many will be happy to share with you their experiences in researching and applying to graduate programs. It is important to remember that your goals may be different from those of faculty and graduate assistants with whom you speak, and you may need to filter their information and guidance when relating their opinions, advice and experience to your interests.
Academic Services will help you select a major, advise you regarding courses and inform you of the many academic opportunities available to you, such as fellowships and study abroad. Professional staff can assist you in crafting a curriculum that will help you build the skills needed to successfully prepare for graduate school.

In addition to daily walk-in hours for quick questions, Academic Services provides students with guidance in the following areas that can help you figure out what major(s) and courses of study might be best for you, including:

- Class Advisors
- Disability Support and Services
- Study Abroad
- Student Support Services Programs – for students who are first generation college students and/or have overcome significant financial obstacles to attend Brandeis
- Academic Enrichment Programs
- Brandeis University Group Study (BUGS)

The Writing Center is comprised of a team of seasoned writers available to assist you in the fundamentals and finer points of communicating effectively through writing. A significant component of your application will be your responses to direct questions, including essays such as a “personal statement” or “statement of purpose”, describing yourself and why graduate study is appropriate for you. The end result must be your own writing in your own voice but staff at the Writing Center, along with Hiatt Career Center Counselors, can make sure you are being clear in your communications.

ISSO: If you are an international student considering graduate school, we advise you to check in with the staff at ISSO to verify that your student status transitions properly.

The Office of Student Financial Services [http://www.brandeis.edu/sfs/](http://www.brandeis.edu/sfs/) will help you keep track of your current Brandeis loans and can assist you with deferral issues. Staff members are not able to recommend student loan products for graduate school. For that you will need to contact each graduate program’s financial services office, or conduct research on as website such as [www.borrowsmart.com](http://www.borrowsmart.com) if your graduate school participates in the program, as Brandeis does.

Section IV: Graduate School Application Timeline

There is no one official timeline for applying to graduate school, but there are some key dates and benchmarks that will shape the progress of work on your application. You are strongly encouraged to research your degree(s) of choice and to make an appointment with a Hiatt Career counselor to discuss your personal situation, interests and goals, as early as sophomore year, depending upon your field of interest.

Many graduate school applications are due in December or January for enrollment the following fall, although some programs may allow enrollment at other times during the calendar. It is critical that you research each school to which you plan to apply to find out its specific deadline. There could be
advantages to submitting your applications well before the deadline. For example, some programs have “rolling admissions” which means that they accept candidates as applications arrive and the number of available spaces in the new incoming class diminishes as the final deadline date approaches. Every school will have its deadlines and admissions processes clearly outlined on its website and/or in graduate school brochures.

In addition, if you are applying to graduate school while you are still at Brandeis, submitting your applications prior to the deadlines will also enable you to prepare for fall semester final exams without the pressure of focusing on graduate school applications as you study for finals.

If you choose to apply to a program very late (past the deadline), we encourage you to contact the school’s graduate admission office directly to find out if your program is still accepting applications.

**General Timeline**

Below is a general timeline for graduate school applications, starting from the year prior to application. It is wise to begin the application process one year before you hope to begin your studies. More detailed guidance on completing each of these tasks is found in later sections of this Guide.

Summer prior to your Senior Year (or before):
- Research programs; request from your programs(s) of choice any information needed for your decision
- Prepare for and take entrance exam(s) required by your program
- Request letters of recommendation (program will specify number and type)
- Write your first (and second) draft of your Personal Statement or Statement of Purpose (check the requirement of each school)

Fall:
- Make final decision on program(s) to which you will apply
- Go to the Writing Center for assistance with writing structure, grammar and flow of your Personal Statement/Statement of Purpose.
- Have your statement of purpose, responses and other written materials reviewed by Hiatt staff, the Writing Center or someone whose writing and advice you respect with an eye towards content.
- Complete all application forms
- Determine that letters of recommendation have been written and submitted
- Submit applications and within two weeks of your date of submission, verify with each school that your materials have been received and are complete
- Apply for financial aid, if applicable; begin work on FAFSA forms

Early Spring:
- Finish your FAFSA forms when tax information is released
- Keep writers of letters of recommendation advised when you are admitted.
- If you are waitlisted, stay in touch with schools ever month or so and confirm your interest (see page 26) of this Guide.
Section V: Selecting Schools and Programs

A crucial decision to make first is whether you will be applying to a Master’s or PhD program. Researching and selecting either kind of graduate program requires a great deal more pro-active exploration and inquiry than was needed for undergraduate schools.

For PhD Programs: In this application process most likely you will have direct contact with faculty of your chosen program, in addition to the admissions department, if there is one. The degree of direct contact with graduate programs and faculty may be uncomfortable to some at the beginning of the process, but it is essential for PhD programs. Who are the faculty with whom you want to work? What do you know of their research? How do your interests complement the direction of the faculty or department?

For PhD programs, faculty make the ultimate decisions on candidate admissions. After you have found faculty members in each potential graduate program, read their publications or papers. Junior year is not too early to start this process. When contacting faculty, it is imperative that you individualize each letter or email, outlining how their work and your interests and skills are a good match. Keep these emails short and to the point as faculty receive many emails from prospective students. Avoid indicating to more than one faculty member in a program that working on his or her research is your first choice. Departments tend to be small, and candidates’ applications may be discussed among faculty.

Most PhD programs require an interview with candidates. Even if it is not required, if the opportunity is provided, we recommend candidates take advantage of it. Visits to programs are generally offered in the late winter or early spring and are from one to two days in length. In addition to meeting with faculty, candidates generally spend time with current graduate students, often in social situations, including meals. You are encouraged to use the Hiatt Career Center resources for mock interviews, sample questions and dining etiquette, and any other concerns you have.

There is obviously a great deal to consider during the application process. You can learn about your field with a combination of strategies that include:

- Maintain on-going conversations with:
  - Faculty
  - Teaching Assistants
  - Lab and internship supervisors
  - Alumni

- Attend events sponsored by Hiatt and others, both on and off campus, including:
  - Panel discussions
  - Workshops
  - Lectures
  - Career fairs and forums
• Gain hands-on experience by participating in:
  • Labs
  • Internships
  • Fellowships
  • Writing research papers
  • Becoming an Undergraduate Departmental Representative
  • Tutoring other students

Even though some people give a great deal of credence to rankings of graduate schools, predominantly those created by *US News & World Report*, we encourage you to look beyond the rankings when making your decision as to which the best school in your field, and which schools are best suited for your interests and goals. Many fine schools may be ranked “lower” but still provide an excellent education. Please also keep in mind – a school’s national reputation (for better or for worse) because of their undergraduate school may not extend to their graduate school programs. If you do take the rankings into consideration, please be mindful of the criteria upon which schools are ranked, many of which may not be necessarily important to you. “Top” schools in their fields are highly regarded with or without the rankings and stand on their own merits. Your faculty mentors and contacts in your chosen field will provide you with guidance on what programs might be best for you and your interests and goals. They will also have perspective on which programs are the best in their field, notwithstanding the rankings. Look for people in the field in which you are interested whom you respect for their work – where did he/she go to school?

When choosing a school, you may want to consider:

• Reputational of program and faculty is the most critical criteria for selecting a graduate program. Information on this can be gathered through discussions with Brandeis faculty, TA’s, and supervisors as well as by staying current in professional journals, website, articles and blogs.

• Geography – For some careers, it may be beneficial to attend a graduate school in the same state where you intend to begin your career if state licensure is required – this is not the case with all degrees. Many applicants choose schools’ locations because of family obligations. In addition, you will build a network of faculty, part-time employers, internship and clinical supervisors, and your fellow classmates. However, for many students geography is not a priority among their criteria for choosing a graduate program.

• Cost – State schools generally have lower tuition rates for in-state students. Certain geographic locations will present students with a higher cost of living than other areas. Availability of teaching or research positions is generally the largest cost factor for applicants. Although unrelated to one’s field, there are frequently positions in Resident Life if the program is connected to an undergraduate school. Teaching and Research Assistant positions are discussed in “Financing Graduate School” below.

• The importance of visiting schools is dramatically increasing for graduate programs. Many will require interviews. The importance of “fit” cannot be overstated, and is difficult to assess without a visit. Graduate schools have different “personalities” and some may be more suitable
for you than others. Take a tour and attend a class. Speak with students, faculty and alumni about their perspectives and experiences. Ask questions about factors important to you, such as accessibility of faculty, competitiveness of students, quality of labs or studio space, or helpfulness of library staff. Does the school provide data on what graduates of the program do after graduation?

**For Master’s Programs:** Applications for Master’s programs most often go through a school’s admissions office. There are many similarities in researching PhD and Master’s programs, and to the extent possible, it is a good idea to visit the programs in which you are interested. It is important to note that not all graduate programs are accredited. As you conduct your research, we advise that you make sure that the program or university has received appropriate accreditation through a regional accrediting agency.

**A Word on International Programs**

Generally speaking, Master’s programs in other countries do not require an entrance exam, and a letter of intent, stating your educational goals, is used in lieu of a statement of purpose. The process is much more abbreviated than in US programs.

**Expectations**

No matter where you decide to apply, you are competing with many other strong, well-qualified applicants. Your entrance exam scores and grades may be comparable to many other applicants, and the strength of your application may rest with your essays and letters of recommendation. The key to your admission is your illustrating that you are a strong academic match. Because of the small size of graduate programs, most schools have to decline admission for many highly qualified applicants. This is naturally disappointing to those applicants. For that reason, you will be well served to apply to some schools for which you may consider yourself over-qualified (i.e., “safety” schools, where your entrance exam scores and GPA are higher than the average applicant). But even with “safety” schools, you should only apply to schools where you would be willing to matriculate and from where you will be happy to graduate, even if it is not your first choice. Excellent faculty and opportunities can be found at those schools as well as at the prestigious, nationally known schools. Hiatt suggests that you consider schools based on their suitability to meet your needs and goals, geographic, economic and otherwise, rather than on their rankings.

**Section VI: Elements of an Application**

**What Do Graduate Schools Look For?**

There is no one answer to this question that is universal to all graduate schools and degree programs. Briefly, each is looking for a strong match and fit with their academic focus, faculty expertise and subject requirements. The details of what that constitutes vary by field, program and degree.

Research each school to which you are applying in depth and note each school’s unique criteria.
Admissions decisions to graduate programs, especially PhD programs, are often made by faculty. Depending on the type of program, a school will likely review:

- Past academic performance
- Entrance exam scores
- Whether your stated future goals match those of the program and the degree level
- Stated interest in the program
- Demonstrated interest in the field through work or internships, research, etc.
- Writing skills (predominantly essays or responses to question posed in the application)
- Letters of recommendation, which for many programs are crucial
- Research proposal with a faculty member, if required
- Publication and thesis work, if applicable
- Whether your research interests match those of their professors, if applicable

Graduate schools want to admit students who will succeed in school and truly stand out in their chosen profession. That determination is based upon objective criteria – your exam scores and transcript; and subjective criteria – your personal statement/statement of purpose, letters of recommendation, and your experiences. Your GPA and test scores are certainly important, but you do not need to have a 4.0 and score in the top 10% on the exam to get into a program that will meet your needs.

**Transcripts**

Request a copy of your official transcript from the Office of the Registrar in Room 121 Kutz. Please keep in mind that during the beginning and end of each semester they are particularly busy, so time your request accordingly. The turn-around time is approximately 48 hours. There is currently no fee for this service. Transcripts can also be requested via sage, assuming you have a UNet account. Be sure to note if the schools to which you are applying require a signed, sealed transcript, in which case the sage transcript will not suffice.

If you attended another institution of higher education, you will need an official transcript from that institution as well. Generally speaking, applicants no longer need transcript information from a one semester study abroad experience, but again, check carefully on your application forms. It is important that you check your transcript carefully, especially before graduation. While the possibility of finding an “Incomplete” or some other “red flag” on your transcript is remote, you want to check it in a timely manner so that corrections can be made prior to graduation.

**Entrance Exams**

Look closely at the requirements of each of your applications. The two most common required entrance exams are the GRE (general test and/or subject test) and the GMAT. Be aware that scores can take three to six weeks to be reported to the programs to which you apply. Keep this in mind when deciding when to take the exam, particularly if you find yourself close to the application deadline. Some schools that previously required the GMAT, such as business schools, are now beginning to accept the GRE instead due to the reformatting of that exam. Be sure to read each application carefully to know which exam is required.
**When to take the exam:** Truly, the time to take the exam is when you feel completely prepared. Depending upon your circumstances, if you are applying directly out of undergraduate school, you may prefer to take the exam the summer before you submit your applications. This would allow you to focus entirely on your classroom work during the fall. Sitting for the exam during the summer also provides you with your score in plenty of time to research the schools to which you may wish to apply based upon that score, if it is applicable to your discipline. **Your scores are valid for five years.**

Some students who decide to take time off between undergraduate and graduate schools find it advantageous to take the appropriate entrance exam either prior to or shortly after graduation from Brandeis while they are still in the habit of studying and thinking like a student. Other students find that waiting a few months or even a few years before studying for entrance exams is useful, feeling less stressed and confident having taken time off. This decision should be based upon your learning style and personal preferences.

You may take the exam multiple times, and as a general rule institutions will primarily consider your higher scores. It is always best, however, to consult with each school to see how they review multiple scores.

**How to prepare for the exam:** As a general guideline, giving yourself two months to prepare for the exam is common. People have different learning styles. Students frequently ask whether they should take a course to prepare for the entrance exam or simply study on their own. The answer is based on how you learn best. If you used a test preparation course for the SAT and found it useful, you may feel most confident by taking a course for an entrance exam. Other Brandeis students and alumni have found self-instruction fits their needs appropriately. Private tutors are another option that applicants may find beneficial, either in conjunction with other strategies or as the sole method of preparation. Again, you should be guided by how you best learn.

We do not endorse a particular method or company to help you prepare for the appropriate entrance exam. Representatives from test preparation courses visit Brandeis regularly. **We suggest you take the diagnostic test offered regularly to assess your initial score.** This experience may help you to decide the best method to prepare for the exam.

Courses can be costly and require a scheduled time commitment. If you choose this strategy, Hiatt suggests that you research each company’s offerings and speak with others who have taken the course. You will be making an investment, so feel free to ask a company representative questions.

Many Brandeis students and alumni find self-instruction suits their needs and there are many commercial products available to assist you. You are welcome to visit the Hiatt Career Center to review these materials in our library prior to spending any money on books, to find a good match for your way of learning.

**No matter which method of study you select, if you are taking a computer-based exam we encourage you to take computer-based practice exams to familiarize yourself with that type of structure.** The key to success with the computer-adaptive based testing is an understanding of the structure and methodology of the exam. By reviewing responses to each question, you will begin to see patterns in the types of questions. You may also find that certain sections are more challenging than
others. Without neglecting those in which you succeed with some ease, focus on those that are more challenging. Scores are reported immediately except for the written portion, which is generally reported within three weeks of the examination.

You may request special test-taking accommodations, but your need for them must be documented. Making the request does not guarantee the accommodations will be provided. The Accommodation Request Packet is available online.

Locations available to sit for the exam vary, so it is important to plan accordingly so that transportation does not become a serious issue. For example, many Brandeis applicants take the exam in Brookline, which can be difficult to reach without access to a vehicle.

Regarding retaking exams: Generally speaking, if you prepared as much as you could for the exam, we do not recommend retaking it if you are dissatisfied with your score. Unless you were unprepared, or had something happen near or on the exam date that had a strong impact on your performance and has since been resolved, data indicates that most people’s scores do not improve dramatically upon retaking the exam. If, on the other hand, you felt unprepared for the exam, more time may help you improve your score.

A. The Graduate Record Examination (GRE)

The computer-based General Test is the most common test required by graduate schools and measures general skills not necessarily related to a particular field. It is offered frequently by the Educational Testing Service (ETS) and in many locations. Advanced registration is required at www.ets.org/gre.

Questions are in Computer-Adaptive Format, and become more challenging when previous questions are answered correctly. The degree of difficulty in the questions is taken into considerations during scoring. There are three types of questions in the General Test:

- Verbal Reasoning (30 minute section with 30 questions)
- Quantitative Reasoning (45 minute section with 28 questions)
- Analytical Writing (two sections—one writing task per section – Present Your Perspective on an Issue: 45 minutes, and Analyze an Argument: 30 minutes)

There may also be an experimental section in Verbal or Qualitative Reasoning that will not count toward a score.

The GRE is currently required by most US graduate programs and has increasingly been accepted by business schools in lieu of the GMAT (see www.ets.org/gre/gre4business).

Subject Tests: There are also paper-based Subject Tests that are often required for PhD programs and generally optional for Master’s programs (if taking a subject test is mentioned on the application, even as option, you should still consider taking one in the suggested or a related subject). They take 2 hours and 50 minutes and are offered in:

- Biochemistry, Cell and Molecular Biology
The Scores: Scores range from 130 – 170 on both the Verbal and Quantitative Reasoning sections, and 0 to 6 on the writing sections. The emphasis placed upon the different sections and on scores in general varies widely from program to program. For example, a graduate program in the Humanities may not place a large emphasis on quantitative reasoning, while a program in economics would most likely take that score extremely seriously. Some programs take the total points; others consider each section’s score individually. Peterson’s Guide provides information on many individual programs.

Registration: To begin the process of taking the GRE you will need to register with the Educational Testing Service. The ETS is an organization comprised of US and a number of Canadian schools. It coordinates and facilitates the process of applying to graduate school. When you register to take the GRE, please be aware that test sites are available on a regular basis in many locations.

Costs: Applying to graduate school can be costly. The GRE-related basic charges for the application include:

- $185.00 General Test registration fee (for US, US Territories and Puerto Rico)
- $150.00 Subject Tests (for US, US Territories and Puerto Rico)

B. The Graduate Management Admission Test (GMAT)

This three-part computer-based exam measures verbal, mathematical and analytical writing skills. Like the GRE General Test, it does not measure specific subject areas. Business School applicants are generally required to take either the GRE or GMAT. Because of the new format of the GRE, some business schools have begun to accept GRE scores in lieu of the GMAT, however this is not universal. A list of business schools that accept the GRE can be accessed on the ETS website: http://www.ets.org/gre/revised_general/about/mba/programs/.

The GMAT consists of 150 minutes of multiple-choice questions and two 30-minute analytical essays. It is fair to say that the GMAT requires significant preparation; much more than the GRE. The sections are:

- Analytical Writing Assessment (two sections—one writing task per section – Present Your Perspective on an Issue: 30 minutes, and Analyze an Argument: 30 minutes)
- Quantitative Analysis (75 minutes with 37 questions on Data Sufficiency and Problem Solving)
- Verbal Reasoning (75 minutes with 41 questions on Reading Comprehension, Sentence Correction and Critical Reasoning)
**The Scores:** The GMAT is scored on a range from 200 to 800, in increments of ten points. Two thirds of test takers score between 400 and 600. The top MBA programs generally look for a score of 700 or higher. Verbal and quantitative results are scored separately, but most schools look at the composite score. As with the GRE, there are two written questions that are scored apart from the verbal and quantitative sections.

**Registration:** The GMAT is offered on a regular basis in multiple locations. To register, go to [www.mba.com](http://www.mba.com) or call 800-717-GMAT (4628).

**Costs:** The registration fee for the GMAT is $250.00 worldwide.

**GPA**

Admissions committee members look at the GPA number within the context of the institution from which it comes and the rigor of the academic program(s) of each applicant. Because Brandeis University has a strong reputation for academic integrity, your GPA is looked upon with high regard. The average GPA and weight it is given varies by program.

You do not need a 4.0 to apply to graduate school. If, however, your GPA is below a 3.0, please make an appointment with a faculty member or Hiatt Career Center Counselor to discuss your personal circumstances and how they might be addressed in your application. Your GPA will be reviewed in the context of the courses you select and their level of difficulty. If your GPA is a serious issue, you may want to consider a post baccalaureate program to demonstrate improvement in your academic abilities, but this is a serious step with significant financial implications. You should speak with faculty members or a Hiatt staff member before making this decision.

If you have withdrawn from one course or selected to take a course “pass/fail” this will not impair your application. Numerous withdraws or “pass/fail” grades will, however, alert an admissions committee to a potential academic problem. In the same vein, if your transcript has any “Incompletes” it is in your best interest to resolve the issue with faculty prior to graduation.

Some institutions will recalculate your Brandeis GPA to fit a standardized GPA for all universities. This discrepancy should not be cause for alarm if it increases or decreases your GPA as all applicants to that particular institution will be subject to the recalculation.

**Statements of Purpose/Personal Statements**

Most graduate school applications require that you respond to one or more questions. Your previous efforts, beginning with an understanding of your goals, and the research done on various programs, will have prepared you well to answer these questions. The title of the essay will vary from school to school (Personal Statement, Statement of Purpose, Personal Essay). The title is not important – the prompt is key to properly prepare your essay to address the subject the school is seeking. Be sure to read the direction son each school’s application. The key is to follow the instructions given to you by each
particular program. You would be surprised by the number of applicants who do not follow an application’s instruction, and hurt their chances of being accepted.

Many programs require an essay where you choose the topic, often called a Personal Statement. This essay is your opportunity to introduce yourself to the school, and to make yourself stand out from all the other bright, hard-working applicants. For many candidates, a well-written, well-conceived personal statement can mean the difference between getting into the school of their choice and being wait-listed or denied admission. Your statement should be interesting and well-written. Feel free to ask a school’s admissions office if you have questions regarding the content or length. This type of essay is frequently two pages, double spaced.

This essay is also an opportunity to highlight your writing ability, which is extremely important in many graduate programs. Writing requirements are often extremely rigorous.

Before you begin writing:

- Have a very clear understanding of why you want to go to graduate school, and why the schools to which you are applying are a good fit with your background and interests. You are not applying to just any school that will give you a degree – you should be applying to each particular school on purpose.
- Think about what makes you unique. There may be an experience or person in your life that molded you and contributed to your desire to go to graduate school. Do you have a hobby or artistic ability about which you are passionate? Is there a particular cause, issue or interest that motivates your desire to continue your education in pursuit of a particular career?
- Determine how you can express what makes you stand apart from other applicants and how your goals or research interests match the program and its faculty.
- Be aware of your long range goals, how an advanced degree will help you achieve those goals and how you might use your degree in the future.
- Be ready to articulate the most compelling reasons for the school or program to accept your application.
- Consider referring to elements of the program that are a good fit for you.

For any written portion of an application, it is a good idea to draw readers in immediately – make them want to know about your story. You will help yourself immensely if you make the reading of your statement interesting or enjoyable. However, remember this is not creative writing. Avoid using dramatic opening sentences or common quotes by famous authors, speakers and people in history. Ask any counselor at Hiatt to review your statement and to work with you to explore topics, help with the flow of your writing, and make sure you are clearly and powerfully communicating the points that are important to you. Also ask appropriate faculty and the Writing Center staff for assistance with grammar, sentence structure and organization. We are all here to help you.
A few more notes of caution:

- Avoid clichés and common information. Almost all applicants are intelligent, hardworking, and have a strong desire to pursue an advanced degree. There is no need to state that kind of information in the limited amount of space you have.
- This is a professional statement. Avoid humor, as you never know if the person/people reading your essay will share your sense of humor.
- High school accomplishments are almost always irrelevant at this point in your professional development.
- If you choose to write about a controversial topic, consider your audience. If you feel passionate about a topic, it is certainly your right to express your feelings about it. Just be aware that your audience may not share your strong opinions, and that admissions counselors are people, too, and may not view an opposing opinion objectively.
- The personal statement is not the proper forum to address problems or weaknesses in your application. Keep the personal statement positive, even if the subject is overcoming adversity.
- Disclose only those personal aspects of yourself (personal, medical, religious, etc.) with which you are comfortable. Do not overshare or dwell on personal problems.
- Avoid sensationalistic stories that are unrelated to your program of interest.

A commonly asked four-part questions, in some variation, is “What is your background that has prepared you for this degree; Why do you want to pursue this degree; why at this school; and what do you plan to do with it once you obtain it?” Some programs will also ask you with which professors in particular you wish to work. It is essential that your response to this kind of question is thoughtful, genuine, well-researched, detailed. This is your opportunity to let the school know that you are prepared to go to graduate school, and that you have ambition, direction and purpose. This type of essay can be three to five pages long.

Think carefully about the story you want to tell and the message you wish to convey and it should come naturally. Please make an appointment with a Hiatt Counselor at any time in the process, particularly if you are challenged in selecting a topic. This is a critical element of your application.

If the schools to which you are applying offer an opportunity for additional or supplemental essays, we strongly suggest you seize that opportunity. Specific questions are often posed as topics of these essays. Again, Hiatt staff can assist you.

Letters of Recommendation

Admissions committees want to be assured that you will succeed academically in the rigors of graduate school. For this, they turn to those who have been closely involved in your learning. Generally they want to hear from two faculty members who can speak to your research and writing abilities, how you participate in classroom activities and interact with your classmates, your creativity, your ability to grasp critical concepts, your intellectual curiosity and ability to work through course material and research that challenged you. They also want to be informed of your leadership, motivation, judgment and work ethic. It is to your advantage to ask someone who knows you well to write for you. Admissions
committee members read thousands of these letters and can easily tell when a recommender knows you well or not. Recommenders also tend to be quite honest in their opinion, so be sure to ask someone who will write you a positive recommendation; it is appropriate to ask your professor if they will write you a positive recommendation. This is additional incentive to get to know your faculty well prior to requesting letters of recommendation from them.

Please read each application carefully. They typical number of recommendations is two, and usually schools request an academic reference. Most schools request three recommendations, though a few schools only require one. Be sure to follow the explicit directions of the school when completing your application.

If you have any questions about whether someone other than a professor is an acceptable reference, call the graduate school – admission officers are happy to answer your questions. If you have been out of school for about five years, you may do well by asking current or recent employers, customers or colleagues. However, if you have maintained a relationship with faculty members do not hesitate to ask them for a letter.

You are strongly encouraged to review the Hiatt Career Center website on “How To: Request References and Recommendations” for tips and strategies.

When requesting letters of recommendation, it is best to make an appointment with your letter writers well in advance of when the letters are due. There are certain Brandeis faculty members who are called upon by many with these requests and you must respect their schedules, particularly around graduation and exam time. While faculty preferences will differ, they will probably want at least four weeks’ notice. When you know who you want to ask, even if it is months before, let them know – they will let you know if they need a reminder as the deadline gets closer, but will likely appreciate the advance notice!

While you may feel a bit awkward making this request, writing letters of recommendation is part of what faculty members do. You may want to approach them with a question like “Do you feel comfortable enough with my work, and have the time, to write me a strong letter of recommendation to graduate school?” If the faculty member agrees, provide him or her with whatever materials you have, including the following:

- Copies of any papers, artwork or lab reports you may have created for that class
- A list of classes you have taken with this professor, and the grade you received in each one
- Your current transcript
- Your updated resume or a portfolio of your work
- A statement of why you want to go to graduate school
- A brief description of the program(s) to which you are applying, especially if it is something outside of the faculty member’s area of research or expertise
- A draft of your statement of purpose/personal statement, if available
- Recommendation forms from the schools, stamped envelopes and a list of your schools and the dates when recommendations are due (you may want to inform faculty of the dates when you actually submit your applications so that they know where you are in the process); or information on how to submit letters electronically
You may want to suggest areas of your accomplishments for letter writers to cover that are not addressed in other areas of your application. These letters are platforms for new information about you that the admission committee members have not yet seen. Ideally, the letter writer is already familiar enough with you that your accomplishments are known to him/her, rather than hearing about them for the first time – the admissions committee wants to see you through the eyes of the writer, rather than reading a list of things that you have asked the writer to share.

You generally have the right to see your letters of recommendation, but we encourage you to waive that right. Admissions decision-makers report feeling much more confident reading letters that the applicant never sees because the writers can be totally frank. Our contacts in admissions offices indicate concern that letter writers are not as candid as they might otherwise be if the applicant is going to review the letter.

If you are planning to apply to graduate school at some point after graduation, we suggest you utilize the Hiatt Career Center’s Credential Service, through which you can house letters from faculty until such time as you would like them sent to your school or program. You can access this service through the “Interfolio” link on the Hiatt website. Faculty can upload letters onto your account at no charge to them and access the letters in the future to make any necessary updates or changes. When you are ready to apply, you simply request Interfolio to forward your letters.

**Resume**

An updated version of your resume is required by most schools. A Hiatt staff member can help make sure your resume is as strong as possible. Unlike when you are applying for a job, it is acceptable for a resume to be more than one page, as graduate schools want to a picture of who you are as a whole person, including experiences and interests beyond the focus of their program. Please visit our website to review sample resumes for your field and graduate school.

**Application Fee**

Costs for each application generally range from $40 to $100. Some universities will waive the application fee for students who can demonstrate financial need. Speak with the Financial Services Office to obtain a letter documenting your financial need.

**Campus Visits/Interview**

Whether an interview is required, optional or even offered varies from school to school and from program to program.. If an interview is available to you, it is in your best interest to arrange for that opportunity in order to personally make the case for your acceptance. Preparation for any interview is your key to success.

The Hiatt Career Center can help you with this. In addition to our online resources under “How To: Interview,” you can schedule a mock interview or utilize InterviewStream on the Hiatt website. The mock interview can be recorded if you choose.
Ask yourself the following:
- What are the questions that might be asked?
- What is this program seeking in applicants?
- What do you have to contribute to the program and the field?
- How will you benefit from the program?
- How will the program contribute to your career goals?
- What do you want the interviewer to know about you?
- What are some questions you would like to ask (be sure these are based on preparation)?

Preparation tips:
- Practice the interview in a mirror
- Practice the interview with a career counselor and discuss feedback/suggestions
- Use video equipment to record your practice interviews
- Research the school, program, and your qualifications and characteristics

After each interview remember to send a thank-you note to your interviewer.

**Section VII: Financing Graduate School**

Graduate school is an important investment in your future. Consider the financial aid process as seriously as you do the application process. During your undergraduate years, spend your money wisely and pay your bills on time to ensure a good credit record. Questionable credit will affect your ability to borrow money for graduate school and other investments or large purchases.

If you are looking to keep debt to a minimum, you might consider state-supported schools or schools that offer merit-based aid. Additional information on financing graduate schools, including links to funding sources, can be found on the Hiatt website. These include: National Research Council - Seven hundred fifty fellowships of up to $14,000 per year; FastWEB (www.fastweb.com) - For graduate fellowship/scholarships; and The Foundation Center (foundationcenter.org) – Helping grant-seekers succeed and grant-makers make a difference.

**Sources of Funds**

*Grants and Scholarships*
Grants and scholarships are awarded by schools based upon criteria set by the school, which can include academic merit, financial need, ethnicity, specific talents, residency or other qualifications.

*Teaching/Research Assistant Positions*
Most PhD programs, and some Master’s programs, offer teaching or research assistant positions, which are part-time positions assisting faculty in course work (holding office hours, grading papers, teaching classes or seminar, record keeping and attending meetings) or research (working in laboratories and libraries, drafting and editing, checking facts and resources or interviewing subjects and recording data). Each program will have its own requirements, and you must research the criteria for those in which you are interested.
**Other Assistantships**
Some school will have listings of other assistantship opportunities that may be available to you. Generally, these require a separate application and are open to students in a number of programs.

**Personal Savings/Family Support**
To the extent possible, set aside your own funds to help pay for graduate school. Speak candidly with family members your intentions to apply for graduate school as you consider whether you will be going. It may be to your advantage to file your own tax returns while you are in college in order to qualify for financial aid based on your income and resources, rather than a parent’s.

**Federal Loans**
Many students rely primarily on federal loan programs to finance graduate school. Total federal aid is currently available to cover, but not exceed, your student expense budget, which includes tuition and fees, room and board, books and supplies, transportation, and other expenses. Because you are applying for graduate study, you are considered independent of your parents for these loans.

The world of lending is changing rapidly in this economy. Generally, the following federal loans are available to students:

- **(Unsubsidized) Federal Stafford and Direct (Ford) Loan.** A student may borrow up to a combined total of $20,500 in subsidized and unsubsidized loans.

- **Subsidized and Unsubsidized Aggregate Loan Limit** : $138,500 for graduate or professional students—No more than $65,500 of this amount may be in subsidized loans. The graduate aggregate limit includes all federal loans received for undergraduate study.

- **Graduate PLUS Loans for Students.** Students with an absence of bad credit may be eligible for these loans. Many students are choosing Graduate PLUS instead of private loans to cover their remaining financial need beyond the $20,500 available through Stafford.

- **Federal Perkins Loans.** These low interest loans are available at some schools. Each student’s award is determined by the school, based on information obtained from the FAFSA (Free Application for Federal Student Aid).

**Private Loans**
If federal loans and personal funds are insufficient to cover the costs of school, students resort to private loans secured from banks and other lending institutions. Work with your program’s financial aid office before making a decision about financing school.

**Employment on Campus**
Many students work on-campus if time permits during graduate school. Jobs are often plentiful, and on-campus offices often prefer graduate students for some positions because of the nature of the job. Before working on campus, however, it is best to check with your individual program to see if you will have time to do so.
Outside Scholarships
Many scholarships (outside of institutional scholarships) are available to student who fit certain criteria. Two comprehensive scholarship websites can be found at www.fastweb.com and https://borrowsmart.afford.com. Many schools also partner with organizations such as City Year, Teach For America and Americorps, and alumni of these programs can receive special scholarships.

Earnings
Complete your FAFSA as soon as possible after January 1 in the year in which you will be attending graduate school. Completion is required for all federal student loan programs. The FAFSA is also used by some schools to collect information for their own institutional aid. Do NOT wait to complete the FAFSA until after you are admitted to a school. You can list up to six schools where you want reports sent, and update the list with additional schools.

Section IX: Different Admissions Decisions

Schools’ Decisions
In many ways this process is similar to undergraduate admissions decisions. You may hear of your acceptance into school any time between late winter and July, the latter if you are waitlisted. The schools to which you applied will contact you directly regarding their decisions.

Early Acceptance/Early Admission
This option varies from school to school. Generally, if you are accepted early, schools will ask for some level of financial commitment from you. Read each school’s policy carefully. Some require you to withdraw applications at other schools once you are accepted to their program. While this kind of early admissions relieves you of the stress of waiting to know your fate for the next one to ten years, it can be limiting, particularly in finding out about any financial aid packages you may have been offered from other schools.

Deferrals
It has become more common for schools to allow a limited number of accepted students to defer their graduate program for a brief amount of time, generally one year. Schools’ policies on this differ greatly. Generally, if there is a financial reason, a family matter or acceptance into a fellowship, service or other graduate degree program, many schools will try to accommodate a candidate’s request to defer. You should contact the school directly, however, and not assume the deferral will be granted. If it is granted, request that the response be put in writing, even if in an email.

What if You Are Waitlisted?
Being placed on a waitlist can be an extremely stressful situation. On one hand, it does mean that the admissions committee found your credentials compelling. On the other, you continue to be uncertain about your position at the school, and chances of being accepted from the wait list vary from school to
school and from year to year. You may want to discuss the situation with a faculty mentor or Hiatt Career Counselor, because you may not find out if you are admitted until well into the summer. This will impact your decision making process with other schools. There are some strategies you can employ to improve your chances of being admitted to a school that reserves a decision on your application:

- Provide supplemental materials such as subsequent grades, any honors you received or perhaps another letter of recommendation.
- Write a letter to the Director of Admissions or appropriate faculty, expressing your continued strong interest in the school and why you are a good fit for the program.
- When it seems appropriate (ask a Hiatt advisor if you’re not sure whether it is), contact the Admissions Office, or the faculty member with whom you hope to study, to ask if there is any additional information that you can provide to assist them in making their decision. Be brief and professional in your interactions. You may want to inquire if it is possible to obtain an interview if you have not already had one.

**What if You Are Accepted into Multiple Schools?**

Depending upon the timing of your acceptance, graduate schools generally provide a significant amount of time for accepted students before they are required to make a firm commitment to attend. Of particular note for students admitted to PhD programs with funding, is that institutions cannot typically ask you to decide before April 15th. The Council of Graduate Schools sets a national deadline so that students may have sufficient time to make a decision.

**CONCLUSION**

The decision to apply to graduate school can be life altering. We hope that you have found this manual to be of assistance in guiding you through the decision making and application process. You are encouraged in the strongest terms to utilize all of your Brandeis University resources, including the Hiatt Career Center. Should you have any suggestions regarding this manual, they would be most welcome.
Section X: Resources and Bibliography
Please visit the Hiatt Career Center library in the Usdan Student Center. In addition to the resources listed below, there is a wealth of hard copy information on exploring different careers and internships, self-assessment tools, directories and funding sources, just to name a few. Materials can generally be borrowed for two weeks.

Graduate Study Generally

http://www.petersons.com/ It recommends planning for graduate school early. The site also recommends, as do we, contacting admissions officials, excelling on entrance exams and other strategies for successful graduate school applications.

http://www.gradschools.com/ Search from over 60,000 master degree, doctorate / doctoral degree, PhD degree and graduate certificate programs. You can search by subject area, location, and school.

http://www.princetonreview.com/graduate-school.aspx This useful search tool is administered by one of the national test preparation companies, so it is natural that it promotes their business.

http://www.gradview.com/index.jsp This site is administered by a recruiting business and is another useful tool to research graduate programs.

The Vault: School

Getting What You Came For: The Smart Student’s Guide to Earning a Master’s or Ph.D., Robert L. Peters, Ph.D., Farrar, Straus, Giroux, 1992.

So What Are You Going to Do With That?: A Guide for M.A.’s and Ph.D.’s Seeking Careers Outside the Academy, Susan Basalla, Maggie Debelius, Farrar, Straus, Giroux,

Financial Aid

http://fafsa.ed.gov -- Standardized financial information about Federal loans

http://studentaid.ed.gov -- More information regarding federal student aid

http://annualCreditReport.com -- Free annual credit report

http://accessgroup.org/Student-Loans/learn-about-loans/wise-borrower-tutorial.htm -- Personal finance and other financial aid information

Disability Support

http://www.disabilityresources.org/index.html -- Comprehensive site listing and providing links to information about all disabilities, reasonable accommodation, and educational resources.
http://www.jan.wvu.edu/links/adalinks.htm -- Comprehensive site with many resources about the ADA, maintained by the Job Accommodation Network (JAN).

http://www.ahead.org/resources/best-practices-resources/documents -- A guide to the best types of documentation for the provision of appropriate disability support services in higher education.