Prepared by: Jane E. Levy, Senior Associate Director, Cornell Career Services
A revision of Guide for Applying to Graduate and Professional Schools, by Elinor R. Workman, written for the University Career Center, Cornell University

With special thanks to: Sarah Hale, Assistant Dean of Student Services, Graduate School, Cornell University

Copyright © 2011, Cornell Career Services, Cornell University. All rights reserved. No part of this publication may be used or reproduced without written permission from Cornell Career Services, Cornell University.

Cornell is an equal opportunity, affirmative action educator.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>GRADUATE DEGREES</td>
<td>1</td>
</tr>
<tr>
<td>TIMETABLE FOR APPLYING TO GRADUATE SCHOOL</td>
<td>2</td>
</tr>
<tr>
<td>STEPS FOR SELECTING A GRADUATE PROGRAM</td>
<td>3</td>
</tr>
<tr>
<td>• Choosing a Specialization and Researching Schools</td>
<td></td>
</tr>
<tr>
<td>• Evaluating the Reputation of Graduate Programs</td>
<td></td>
</tr>
<tr>
<td>GRADUATE ADMISSION TESTS</td>
<td>4</td>
</tr>
<tr>
<td>• Preparing for Graduate Admission Tests</td>
<td></td>
</tr>
<tr>
<td>• Taking the Tests</td>
<td></td>
</tr>
<tr>
<td>OBTAINING APPLICATION MATERIALS</td>
<td>6</td>
</tr>
<tr>
<td>LETTERS OF RECOMMENDATION</td>
<td>7</td>
</tr>
<tr>
<td>• Deciding Whom to Ask</td>
<td></td>
</tr>
<tr>
<td>• Maintaining Confidential Letters</td>
<td></td>
</tr>
<tr>
<td>WRITING ESSAYS FOR APPLICATION</td>
<td>8</td>
</tr>
<tr>
<td>• Organizing Your Essay</td>
<td></td>
</tr>
<tr>
<td>ADMISSIONS CRITERIA</td>
<td>9</td>
</tr>
<tr>
<td>FINANCIAL AID FOR ADVANCED STUDY</td>
<td>10</td>
</tr>
<tr>
<td>• Need-Based Aid</td>
<td></td>
</tr>
<tr>
<td>• Merit-Based Aid</td>
<td></td>
</tr>
<tr>
<td>BIBLIOGRAPHY</td>
<td>12</td>
</tr>
<tr>
<td>• Graduate and Professional School Resources</td>
<td></td>
</tr>
<tr>
<td>• Graduate Admission Tests</td>
<td></td>
</tr>
<tr>
<td>• Financial Aid Sources</td>
<td></td>
</tr>
</tbody>
</table>
Graduate education has become increasingly important to society over the past several decades. Through scholarship and intellectual discovery, graduate education addresses society’s needs in technical, professional, and cultural ways. Graduate and professional degrees are highly valued in the marketplace, in part because fields are becoming so specialized that graduate study is often essential to enter a profession.

When considering graduate study, it is important to understand that graduate education generally falls into two areas: traditional graduate education, which emphasizes adding to existing knowledge through intellectual creativity and original research and has as its highest earned degree the Doctor of Philosophy (Ph.D.); and professional school in such areas as medicine, business, engineering, and law, in which knowledge and skills are applied to meeting requirements for professional practice. Degrees in these areas include Doctor of Medicine (M.D.), Juris Doctor (J.D.), and Master of Business Administration (M.B.A.).

In addition, master’s degrees can be earned in almost any field and may also be academic or professional. Those who intend to pursue doctorates may elect to earn a master’s degree first. This has the advantage of allowing a person to select a different university or a somewhat different program of study for his/her doctoral work. The total period of graduate study needed to obtain a doctorate could be somewhat lengthened by proceeding via the master’s degree route. It takes on average five to seven years to earn a doctorate. In many fields, such as fine arts, library science, education, and social work, the master's may be the only professional degree needed for employment. For a complete listing of graduate degrees and corresponding abbreviations, you may want to refer to Peterson’s Graduate & Professional Programs and the searchable database at petersons.com/graduate-schools.aspx.

It is important to note that the distinctions between traditional graduate study and professional programs are less well-defined than they traditionally had been. It is possible to combine the pursuit of a graduate degree, with its emphasis on research, with professional studies; for example, one might pursue a master’s degree in history simultaneously with a law degree.
TIMETABLE FOR APPLYING TO GRADUATE SCHOOL

Applying to graduate school is similar to the process you used in applying to an undergraduate college at Cornell: there are basic requirements and deadlines to meet. It is typical to begin the process nearly a year and a half before you anticipate matriculating, though this time frame may vary, particularly for applicants who are applying for national scholarships or for study in the health area; these applicants may need to begin as much as two years prior to their anticipated entering date. Application procedures and timing for health-related schools are somewhat different from other degree procedures. If you will be applying to medical school or law school, please refer to the guides appropriate to these areas available in 103 Barnes Hall.

The timetable below provides guidelines on applying to most graduate or professional programs:

**Six months prior to applying:**

**Spring**
- Become familiar with graduate school admissions criteria and degrees offered
- Research area(s) of interest, institutions, and programs
- Consider whom to ask for letters of recommendation
- Register and prepare for appropriate graduate admission test(s)
- Investigate funding at Career Services in Barnes Hall, online at career.cornell.edu, and at cuinfo.cornell.edu/Student/GRFN/, the Graduate School’s database

**Three months prior to applying:**

**Summer**
- Take required graduate admission test(s)
- Request application materials at the schools’ websites
- Work on application essays
- Begin applying for fellowships and scholarships
- Check on application deadlines

**Fall, a year before matriculating:**

- Obtain letters of recommendation from professors and other references
- Attend Cornell Career Services programs to learn about the application process and to talk with graduate/professional school representatives
  * Guidelines for Applying to Graduate School, September 9, 2013, 4:35 p.m., 103 Barnes Hall
  * Graduate School Day, October 1, 2014, 11:00 a.m.-2:00 p.m., Barton Hall
- Request application-essay critiques
- Take graduate admission test(s) if you did not earlier

**Winter**
- Submit completed graduate school applications
- Send in completed financial aid forms
- Check with schools before deadlines to make sure your file is complete
STEPS FOR SELECTING A GRADUATE PROGRAM

Choosing a Specialization and Researching Schools

Talk with professors, advisors, and graduate students knowledgeable about your area of interest. Heed their advice on emerging trends in the field, reputation of schools, the degree of competitiveness in admissions, and career opportunities. Faculty are in the best position to assess your chances for admission at the various schools and may even be willing to contact their colleagues at institutions of interest to you on your behalf.

The Cornell Career Services Library in Barnes Hall has graduate school directories from which you can compile a list of schools offering the type of graduate study you seek. They briefly outline, for each field of study, the academic programs and degrees, research facilities, current faculty, financial aid resources, cost of study, cost of living, student body, geographic area, and application requirements. One of the best general guides to graduate study is Peterson's Graduate & Professional Programs, which is available also as a searchable database at petersons.com/graduate-schools.aspx. And, websites of graduate schools provide considerable information.

In addition to these resources, the Career Library has graduate school directories that are discipline-specific. They include guides for graduate programs in psychology as well as other social sciences, performing arts, and the sciences, to name a few (see the bibliography at the end of this guide).

To choose an appropriate school, you will want to be aware of publications being written on current research in the discipline. Your decision about a field of study may have developed out of your exposure to the literature during a substantial undergraduate program. Use Mann or Olin Library to find related professional journals, and research the specializations that appeal to you. Note the schools represented on editorial boards located on the inside cover of these periodicals; such recognition usually reflects a department's strength in the discipline.

Being aware of who the top people are and where they are is important for several reasons. (1) A graduate department's reputation rests heavily on members of the faculty, and, in some disciplines, it is more important to study under someone with a noted reputation than to study at a school with a prestigious name. (2) Certain types of graduate funds are tied to specific research projects and, as a result, to working with particular people. (3) Most Ph.D. (and nonprofessional master's degree) candidates must
select faculty chairpersons and one or more committee members; this is often done during the first semester. These committees are frequently your major source of direction and are responsible for evaluating your work. These are crucial reasons for learning as much as possible about a school’s faculty members.

Evaluating the Reputation of Graduate Programs

The Career Library has graduate program ratings and updates these rankings as the results of new surveys are published. Ratings of professional schools, including law, medicine, business, and engineering, are available as well as selected graduate programs. Consult U.S. News’s Best Graduate Schools at usnews.com.

Most rankings of graduate programs are done by “peer rating,” that is, by asking respected scholars in the academic disciplines to rate graduate departments in their fields. Many academicians feel that these rankings are too heavily based on traditional concepts of what constitutes quality and perpetuate the idea of a research-oriented department as the only model of excellence in graduate education. Therefore, more than one ranking should be consulted, and rankings should be supplemented by other kinds of resources.

The following features can be useful in judging the educational quality of graduate programs.

<table>
<thead>
<tr>
<th>Faculty</th>
<th>Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Academic training</td>
<td>• Academic ability at entrance</td>
</tr>
<tr>
<td>• Research activity</td>
<td>• Achievements, knowledge, skills</td>
</tr>
<tr>
<td>• Research productivity</td>
<td>• Professional accomplishments of graduates</td>
</tr>
<tr>
<td>• Teaching effectiveness</td>
<td>• Judgments on program quality</td>
</tr>
<tr>
<td>• Concern for student development</td>
<td>• Involvement in program affairs</td>
</tr>
<tr>
<td>• Evaluation of student progress</td>
<td>• Satisfaction with various aspects of program</td>
</tr>
<tr>
<td>• Faculty-student interaction</td>
<td>• Group morale or “esprit de corps”</td>
</tr>
<tr>
<td>• Group morale or “esprit de corps”</td>
<td>• Group morale or “esprit de corps”</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Resources</th>
<th>Administration</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Library</td>
<td>• Admission policies</td>
</tr>
<tr>
<td>• Financial support</td>
<td>• Course and program offerings</td>
</tr>
<tr>
<td>• Laboratory equipment and facilities</td>
<td>• Degree requirements</td>
</tr>
<tr>
<td>• Technological support</td>
<td>• Program leadership and decision-making</td>
</tr>
<tr>
<td></td>
<td>• Advising of students</td>
</tr>
<tr>
<td></td>
<td>• Internships, assistantships, and other opportunities for relevant student experiences</td>
</tr>
<tr>
<td></td>
<td>• Employment of students</td>
</tr>
</tbody>
</table>

GRADUATE ADMISSION TESTS

There are several examinations used in graduate and professional school admissions. The most common are the Graduate Record Examinations (GRE), the Graduate Management Admission Test (GMAT), and the Miller Analogies Test (MAT).
**GRE** For academic graduate study, the examination required is usually the GRE, which is administered by the Educational Testing Service (ETS) and consists of a General Test and Subject Tests in specific disciplines. Revised in 2011, the General Test is composed of three sections: Verbal Reasoning (two thirty-minute sections); Quantitative Reasoning (two thirty-five-minute sections); and Analytical Writing (two separately-timed thirty-minute essays).

Each section produces a score; the Verbal and Quantitative Reasoning sections are scored from 130 to 170, in one-point increments, and the Analytical Writing is scored on a 0 to 6 scale, with half-point increments. Scores are based on the number of correct answers without penalty for wrong answers. To help you perform well, you will be able to skip questions, change your answers, and decide which questions to answer first. And, with the General GRE Test, you can determine which scores to send to schools even if you take the test more than once, a feature of the ScoreSelect option.

The GRE General Test can be taken in the U.S. only in the Computer-Based Testing (CBT) version. Some graduate programs will require the Subject Test in addition to the GRE General Test, if prior knowledge of the field is essential to graduate study. The Subject Tests in eight academic areas cover basic terminology and concepts; unlike the General Test, they are administered in a traditional, paper-and-pencil format.

Prometric Testing Centers across the country offer the GRE General Test by appointment. The closest Prometric Centers to Ithaca are located in Binghamton (607) 797-5720 and East Syracuse (315) 433-9038. Register for the test online at gre.org, or call Prometric Candidate Services Call Center at (800) 473-2255 or Prometric centers near you. Subject Tests in fall 2014 will be administered at Cornell on September 27 and October 25; register for Subject Tests online at gre.org.

If you are receiving substantial financial aid, contact the Office of Financial Aid to learn if you are eligible for a GRE fee waiver and/or waivers of your graduate school application fees.

**GMAT** The Graduate Management Admission Test is used primarily for graduate study in business, though the GRE is gaining acceptance at business schools across the country. The GMAT tests verbal, reading, writing, analytical, and quantitative skills. It is computer adaptive and is administered in test centers, such as Prometric Testing Centers (see details above about centers close to Ithaca). Information about the GMAT, including a new reasoning section and scoring, is available at mba.com/.

**MAT** The Miller Analogies Test is occasionally required for graduate study in psychology and education. The MAT takes an hour and consists of 120 analogies arranged in order of difficulty. As the test is computer-based, you can arrange to take it at a Prometric Testing Center (see details above about centers close to Ithaca), or, check the milleranalogies.com website to locate an MAT testing center near you.

Visit the CCS website at career.cornell.edu for additional information on graduate admission tests administered at Cornell as well as those not administered at Cornell.

**Preparing for Graduate Tests**

Test preparation materials and information for the GRE, GMAT, and MAT are available online, in the Career Library in 103 Barnes Hall, and in bookstores.
• Use previously administered tests. Taking released or sample tests produced by the test makers is typically the best way to prepare. Work through the examples and explanations carefully, then take sample tests in simulated test conditions, observing time limits. The Career Library has a number of these tests, and additional materials can be ordered online. The free official ETS test preparation software, GRE POWERPREP II, Version2.2, which has a computer-adaptive GRE General Test, is available online along with other test prep materials for purchase, such as the GRE Success Starter video and the expanded edition of The Official Guide to the GRE revised General Test, Second Edition.

• Commercial test preparation books are widely available. Since books not published by Educational Testing Service cannot use copyrighted test materials, their questions can be of inferior quality.

Commercial test preparation courses abound. Many are franchises, and courses often cost over $1,000. The cost of commercial prep courses doesn’t necessarily correlate with quality; you may find that courses are taught by graduate students or professionals in the community, and there may be little training. You should investigate courses carefully to learn who will be teaching and what materials will be used. Feedback from Cornell students suggests that commercial courses can help build confidence, motivate test takers to prepare, and provide a structured program of study.

While it is essential to prepare for graduate admission tests, the method(s) you select to prepare will depend on your individual needs. Talk with people who have taken the test previously to find out how they prepared and what test preparation methods they thought were beneficial. Whatever way you decide to prepare, you will need to participate actively in the process. It is sometimes easy to assume a passive-receptive attitude when paying considerable money for prep courses. Skills improve with practice; listening and looking alone will not help you perform well on the test.

Disclosure packets are often available from test publishers. If your score on a test was low and you are considering retaking the test, be sure to obtain the disclosure packet so you can see your weak areas and improve your performance.

Taking the Tests

There are certain general guidelines and approaches that pertain to nearly all standardized tests. Test-wise people sometimes describe admission tests as games; working from there, they try to discover the rules and strategies. These people recognize that standardized tests are altogether different from most course exams and should be approached with a different attitude. Clearly, there are specific skills involved that are different from other academic skills. Useful analogies for these tests are work or lab experience, rather than papers or quizzes.

People who believe they cannot do well on such tests are often unnecessarily intimidated by the very idea of the exam. They ask how they can be expected to think of an admission test as a game when their future rides on the result. Attitude can be a factor in performance; the anxious test taker may not do as well as the confident one. One solution to counter anxiety is to make sure that you do not have all your eggs in one basket, that is, develop more than one career plan so that no one exam feels as though your whole career depends on it. Students who would like some advice as they develop a plan for their future should contact college career offices, faculty advisors, academic advising offices, or Cornell Career Services in Barnes Hall.
OBTAINING APPLICATION MATERIALS

Visit websites of schools that interest you to download application forms; you may find you are able to apply electronically. Refer to directories of graduate and professional schools for information about whom you should contact for further information about graduate programs of interest. If you have a number of specific questions, however, you may want to send an e-mail, or call the admissions director or department chairperson. It is a good idea to write a coherent, grammatically correct message, since your initial correspondence may be printed and kept in your application file.

LETTERS OF RECOMMENDATION

Letters of recommendation are requested for almost every application to graduate school. If they are not required, it is still helpful to submit them. In letters of recommendation, admissions committees look for information not provided elsewhere in the application. An effective letter will describe your strengths in ways that are impossible to measure by grades on tests. Letter writers often measure candidates for graduate school in comparison to their peers to distinguish them from other applicants.

Deciding Whom to Ask

Choosing reference people can be difficult, and most graduate schools require two or three letters. Identify a few faculty members, administrators, or employers with whom you have become acquainted through classes, extracurricular activities, or jobs. Recommendation letters from professors are highly valued, especially if you have helped them with research or served as their TA, or they supervised your honors thesis. Ultimately, the ideal letter writer is someone who can describe you and the work you have done positively and in some detail. The rank or title of the writer is not nearly as important as what she says. If a teaching assistant knows you better than a chaired professor, ask the TA, not the professor. A good person to ask for a reference will meet several of the following criteria:

• Is familiar with your work in the field and can comment on it in detail
• Knows you well in more than one area of your life
• Has a high opinion of you
• Can make a favorable comparison of you with your peers based on having taught or worked with a large number of students
• Knows about the particular places to which you are applying as well as the type of study you plan to pursue
• Is known by the admissions committee and valued as someone whose judgment should be given weight
• Writes well

No one person is likely to satisfy all these criteria, so choose recommenders who meet as many of the criteria as possible.

Once you have decided whom to ask, you may wonder how to ask. Perhaps the best approach is to ask your recommenders if they think they know your work well enough to write a meaningful and positive letter on your behalf. If you sense reluctance, you can politely say "thank you" and find someone else. Be aware that the closer to schools' deadlines you ask, the more likely faculty are to hesitate because of time constraints. If possible, ask early in the fall semester of your senior year if you plan to attend graduate school immediately following graduation.
As you line up two or three suitably enthusiastic recommenders, make appointments to talk with them. Go to appointments with the recommendation forms provided by the schools; be sure to include addressed, stamped envelopes for the writers’ convenience. Provide them with supporting information along with the recommendation forms, including a draft of your application essay (if possible), a resume or curriculum vitae, and a transcript. Be sure to outline on a separate piece of paper the contact you have had with them, for example, course title(s) and number(s) and grades you received, research papers you wrote, etc. Also, you are advised to make sure writers know when your application deadlines fall.

On the recommendation forms, you will be asked to waive or retain the right to see the recommendation. Before you decide, discuss the confidentiality of the letter with your writers. Some faculty members will not write a letter unless it remains confidential. This does not necessarily mean it is a negative letter, but rather that they believe it will carry more weight if it is confidential. Waiving the right to see a letter may increase the perception of its validity. After discussing the confidentiality of the letter, talk to the writer about your academic and professional goals and why you are applying to certain schools. This information will help him or her prepare a substantive letter to support your candidacy.

Verify that graduate schools have received your recommendation letters before their application deadlines. Prior to deadlines, you may want to contact schools to inquire about the status of your applications. If your files remain incomplete because letters of recommendation are missing, don’t be shy; get in touch with the writer (or the person’s administrative assistant), who may need a tactful reminder of the deadlines.

**Maintaining Confidential Letters**

If you are planning to wait a year or more before applying to graduate school, or you want to make sure all letters are written and compiled in one place before applying, you can establish a credentials file, a repository for letters of recommendation and other documents. However, generalized letters of recommendation, such as those sometimes written for credentials files, are not as effective as those composed by a writer with a specific field of study in mind. For more information, visit the website of the vendor with whom Cornell has contracted to maintain credentials, Interfolio.com.

**WRITING ESSAYS FOR APPLICATIONS**

If you are applying for a graduate research degree, you will probably be asked to write a personal statement. Admissions committees will be interested in how focused your research interests and ultimate career goals are. They will also want to know how your undergraduate studies, work experience, and other background relate to your proposed graduate field.

Your essay should not merely reiterate what is on your resume, but instead should highlight and expand upon what has been particularly important in your life, especially as it relates to your intended field of study. Schools will be seeking information about your personal qualities and motivation to learn, what is unique about you, and what distinguishes you from other candidates. Consider what your readers might be looking for; the application or general directions should provide guidelines.

Any essay or personal statement for an application must, of course, be your own work. Your essay will serve as an indicator of your writing abilities, but keep in mind that in
most cases clarity and development of your ideas are critical considerations. Stick to a style with which you are comfortable, and don't try to sound like someone else. Your goal will be to write a clear, succinct statement showing your self-determination and enthusiasm for graduate study in your chosen field.

Organizing Your Essay

There are two primary approaches to organizing an essay. One way is to make an outline of points you want to cover and then expand upon them. If you are comfortable with this method, it will likely yield a well-organized essay. The other approach is recording ideas as they come to you, then going over them, possibly eliminating a number of sentences and pushing others around until you have achieved a clear, logical sequence. You could find this approach more difficult, but it may produce a more inspired piece of writing than the outline method.

After you write your first draft, go over it carefully for style. One of the most common problems applicants encounter is the habit of making "I" the subject and first word of nearly every sentence. Many people also use the simple declarative sentence almost exclusively, which tends to result in monotonous reading and often obscures the development of ideas. For instance, cause and effect relationships are often lost in a series of simple sentences. Look through what you have written for ideas or statements that have a cause and effect relationship.

Another weak point of many essays is the tendency to oversell through the use of adjectives and adverbs. If, when reading over your essay, you find yourself saying that certain experiences or ideas are "interesting," "educational," or "rewarding," or if you find the words "very" and "extremely" appearing frequently, do some editing. Ask yourself not how interesting your independent research project was, but what was interesting about it and what you learned from it. Rather than using vague adjectives, be specific or simply let your experience and qualifications stand on their own merit.

It will be important to ask others to critique your essay. The graduate school application advisor in Career Services in 103 Barnes is available to review your essay and offer advice on the application process; call her office at 607 255-5296 to schedule an appointment. The Writing Walk-In Service (arts.cornell.edu/writing), with five locations across campus, can be also be helpful in this regard since it employs highly skilled students to assist writers. And, you may want one of your recommenders, especially if he or he is in the discipline you are planning to pursue, to critique the content of your essay. Don't be surprised if you get differing opinions; in the end, only you can decide on the best way to present yourself.

ADMISSIONS CRITERIA

The usual criteria are the academic record, including an appropriate undergraduate degree, letters of recommendation, admission test scores, application essay, and, depending on the field, evidence of creativity. Usually the complete student record is examined closely, and weight assigned to specific criteria may fluctuate from school to school and from applicant to applicant. Few, if any, institutions base their decisions purely on numbers (test scores and GPAs).

The actual process graduate schools follow in making decisions also varies. Files are typically sent to the academic departments for review. There a faculty committee (or the department chairperson) will make recommendations to the chief graduate school officer,
usually a graduate dean or vice president, who is responsible for the final admission decision on applications.

There are several common barriers to graduate and professional school admission about which you should be aware:

- Unrealistic expectations of admissibility
- Unrelated undergraduate curriculum
- Weak or ineffective recommendation letters
- Weak academic record (poor grades) and/or low admission test scores
- Lack of research experience.

After submitting your applications, if possible, visit the schools and talk with faculty and current students. Write or call at least a week in advance of your visit to give those in charge of admissions a chance to schedule appointments with faculty members and students. You may also want to talk with alumni of the schools; contact the academic departments to request names of alumni and check Cornell’s Courses of Study (online) to identify alumni among the faculty.

**FINANCIAL AID FOR ADVANCED STUDY**

It is important to investigate all types of financial assistance and to pay close attention to deadlines and requirements. To assist you in locating funding sources for advanced study or research, a bibliography has been included at the end of this guide that lists resources available in the Cornell Career Services Library in 103 Barnes Hall. In addition, the Link Library located on the CCS website at career.cornell.edu provides a number of links to useful websites. And, the Graduate School maintains an extensive database of fellowships, for study at Cornell as well as other institutions, at cuinfo.cornell.edu/Student/GRFN/.

In most cases applicants are required to complete some type of standardized form that is usually the FAFSA (Free Application for Federal Student Aid), a financial questionnaire available online at fafsa.ed.gov/. After the FAFSA data are reviewed, a needs-analysis document called the Student Aid Report (SAR) is sent to applicants. The SAR is then forwarded electronically to up to ten schools listed on the FAFSA by the applicant; to request that additional schools receive the SAR, visit the FAFSA website. Schools decide whether to award assistance to students and make decisions on the level of awards. Some schools may also require needs-analysis forms in addition to the FAFSA; contact the individual schools from which you are seeking aid to determine which needs-analysis document(s) is required.

**Need-Based Aid**

Financial need is the difference between total educational costs and the financial resources of students. Need-based financial aid includes federal and private loans, work-study programs on and off campus, and tuition remission programs sometimes offered to employees by their employers or to students by the professional or graduate school.

**Federal Financial Aid** Students attending graduate or professional school who are U.S. citizens or permanent resident aliens are eligible for federal loans and are considered financially independent by the federal government. More complete information on the following programs is available at studentaid.ed.gov:
**Direct Stafford Loans**, up to $20,500 per year, are available as unsubsidized loans. It is not necessary to demonstrate need, and interest accrues from the time the loan is disbursed. (Subsidized loans are no longer available.)

**Direct PLUS Loans** for graduate and professional students are available without demonstrated financial need to cover financial needs beyond the $20,500 available through Direct Stafford Loans.

The **Federal Work-Study Program** provides employment for students on and off of campus. Schools administer this program through their financial aid offices. The **Federal Perkins Loan**, up to $8,000 a year, is awarded by schools' financial aid offices to students with exceptional financial need.

These loans must be repaid, and repayment begins six months (Perkins, nine months) after an individual ceases to be a student. Other sources include loans from private companies, typically with higher interest rates, or school-sponsored loan programs. Be aware that credit history has become an important issue in obtaining loans for educational purposes, so establish good credit before applying for loans.

**Merit-Based Aid**

Many forms of financial assistance are awarded primarily on the basis of academic accomplishment, talent, or career intentions. The terms used to describe merit-based aid are not always clearly defined. Such terms as grant, scholarship, stipend, graduate assistantship, and fellowship are defined individually by an institution or department, so it is no surprise to find variations of meaning. Merit-based awards typically require an applicant's qualifications to fall within a certain eligibility range.

**Assistantships** These awards usually come in the form of teaching, research, or graduate assistantships and are the most common type of graduate financial assistance. Students assist in the instruction, research, or other functions of an institution's schools, departments, and/or individual professors.

Because both research and teaching assistantships are generally allocated and administered by departments or individual faculty members, early contact with them can be important. This contact can be made either before or after applying and should involve identification of the applicant's academic interests and background. Candidates can write directly to the department chairperson where they are applying and indicate they wish to be considered for department or university-administered funds.

**Fellowships** Fellowships are considered a highly prestigious form of financial assistance at the graduate level and are used by universities to attract students with the strongest qualifications. The range of the stipend will vary from school to school, but most fellowships will include full tuition coverage.

**Grants** Grants are sums of money awarded for specific activities on a project basis by funding sources such as government agencies, foundations, and corporations. Research grants made to institutions or individual faculty members form a major source of graduate student support by providing assistantships to carry out the terms of the grant.

Locating fellowships and grants is more difficult than finding other forms of financial aid since there are so many possible sources. The deadlines and requirements for the specific assistance programs vary greatly, and the number of opportunities may initially be overwhelming, so plan to begin early and spend time exploring these sources.
BIBLIOGRAPHY

The Bibliography contains a sample listing of resources in the Cornell Career Services Library, 103 Barnes Hall. The Library also maintains print resources related to health-career and law-school education, which are not listed below. The CCS Link Library at career.cornell.edu provides connections to a number of websites with information on preparing for graduate study.

Graduate and Professional School Resources


Graduate Admission Tests


Financial Aid Sources


