



TRIO

STUDENT SUPPORT SERVICES

Graduate School Preparation Guide: Planning, Funding, and Succeeding in Advanced Study

Is Graduate School the Right Move for You?

Graduate school is a **significant investment** of time, money, and focus. Before leaping, consider whether it aligns with your academic and professional goals.

Why Pursue Graduate School?

Graduate programs offer **specialized study** in a concentrated area, requiring a substantial commitment of resources. For some professions, an advanced degree is essential. Fields such as:

- Physician Assistant Studies
- Social Work
- Counseling
- Educational Administration
- Forensic Science
- Sports Psychology

...often require a master's or doctoral degree. Use [O*NET Online](#) to explore the degree requirements for your intended career path.

Key Questions to Consider:

- Are you passionate about the subject—and ready to channel that energy into further study?
- Are you academically and emotionally prepared for the demands of graduate-level work?
- Will a graduate degree advance your career goals, or are you pursuing it primarily for personal fulfillment?
- Can you commit the necessary **time** and **financial resources**?

Reflecting on these questions will help you decide whether graduate school is the right next step in your journey.

How Do I Pay for Graduate School?

Good news: You'll still complete the **FAFSA** as a graduate student!

Be sure to submit the Free Application for Federal Student Aid (FAFSA) as soon as it opens for the academic year you plan to enroll. This is the first step toward securing financial aid.

Additional Ways to Cover Costs:

1. **Federal Direct Graduate PLUS Loan**

This loan may cover up to the full Cost of Attendance. Learn more about federal student loans for graduate students at studentaid.gov.

2. **Private Alternative Loans**

You can also explore private loans through banks or credit unions. Remember that a co-signer may be required, depending on your credit history.

3. **Graduate Assistantships**

Many programs offer assistantship positions—whether in research,

teaching, or administrative support—that provide tuition assistance and/or stipends.

4. **Off-Campus Employment**

Working part-time can help offset expenses. Remember to balance your workload so it doesn't interfere with your academic performance or well-being.

Planning and exploring multiple funding options will help you make a sustainable financial plan for graduate school.

Can I Balance Graduate School and Work?

Balancing graduate school with employment can be challenging, especially depending on the demands of your program. Graduate students often spend significant time in class, completing assignments, conducting research, or writing a thesis or dissertation.

Consider pursuing a **fellowship** or **assistantship** instead of a traditional job. These roles are designed specifically for graduate students and often provide greater flexibility and academic alignment.

What's the Difference?

- **Fellowship**

A **fellowship** is typically more academically focused and offers flexible study support. Fellowships often include stipends and may not require work in return. They are ideal for staying immersed in research or academic development.

- **Assistantship**

An **assistantship** is a paid position, often tied to the university, where you may work in teaching, research, or administrative support. These

roles are hands-on, provide valuable experience, and usually include tuition waivers or stipends.

Consider your workload, program structure, and financial needs when balancing employment with graduate school. These opportunities can offer both financial relief and career-relevant experience.

How Challenging Is Graduate School?

The difficulty of graduate school varies based on your program, learning style, and personal readiness. Graduate study is highly specialized and often demands more **independence, discipline, and critical thinking** than the undergraduate experience.

Key Questions to Reflect On:

- Are you passionate about your field of study?
- Are you feeling burned out, or ready to take on more academic work?
- Can you engage deeply with this subject in an academic setting?

Prepare Yourself Early

While completing your bachelor's degree, start building habits supporting graduate school success. Take time to identify how you learn best:

- Do you retain information through reading and note-taking?
- Do you benefit more from visual aids or audio-based materials?
- Are you most productive when working independently or with structured support?

Understanding your learning preferences can make the transition to graduate-level coursework more manageable.

We're Here to Support You

If you're unsure how to prepare or want to explore study strategies tailored to graduate school, schedule an appointment with your **TRIO Project Coach**. We're here to help you thrive.

Do I Need to Take the GRE?

Many master's and doctoral programs require the **GRE (Graduate Record Examination)** or another type of entrance exam. However, requirements vary by institution and program, so it's essential to carefully review the **admissions criteria** for each school you're considering.

What's on the GRE?

The GRE consists of three core sections:

- **Analytical Writing** – Assesses critical thinking and written communication skills
- **Verbal Reasoning** – Measures reading comprehension and vocabulary
- **Quantitative Reasoning** – Tests basic math skills and problem-solving ability

Check with each graduate program to determine whether the GRE is required or if they accept alternative assessments. Depending on the field and application year, some programs have also moved to test-optional policies.

What's the Difference Between a Master's and a Doctorate Degree?

Understanding the distinction between a master's and a doctoral degree is essential when planning your graduate education. Each serves a unique purpose and leads to different career outcomes.

Master's Degree

Summary:

- Typically, the next academic step after earning a bachelor's degree
- Offers focused, field-specific study
- Usually completed in **1–3 years**

Types of Master's Degrees:

- **Research-Based Master's**
 - Emphasizes academic or applied research
 - Often leads to doctoral studies
 - Examples: *Master of Chemistry (M.S.)*, *Master of Arts in Literature*
- **Professional Master's**
 - Prepares students for direct entry into the workforce
 - Focuses on practical, career-oriented skills
 - Examples: *Master of Arts in Counseling*, *Master of Education in Student Affairs*
- **Terminal Master's**
 - The highest academic credential in specific fields
 - Examples: *Master of Fine Arts (MFA)*, *Master of Landscape Architecture*

When to Choose a Master's Degree:

- You want to advance or specialize in your career
- A master's is required in your profession

- You're more interested in practical application than academic research
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Doctorate Degree

Summary:

- Represents the highest level of academic achievement
- Typically takes **2–8 years** to complete
- Involves deep specialization and research in a chosen field
- Some programs allow you to earn a master's degree along the way

Types of Doctoral Degrees:

- **Academic / Research Doctorates**
 - Research-intensive with a focus on expanding knowledge in the field
 - Culminates in a dissertation
 - Commonly pursued by those in academia (e.g., professors, researchers)
 - Examples: *Ph.D. in History*, *Doctor of Philosophy in Biology*
- **Professional Doctorates**
 - Practice-based, less focused on traditional research
 - Requires hands-on fieldwork and advanced applied knowledge
 - Examples: *Doctor of Education (Ed.D.)*, *Doctor of Psychology (Psy.D.)*

When to Choose a Doctorate Degree:

- You want to **contribute original research** to your field

- A doctorate is required for your intended profession
 - You aim to pursue a **career in academia, high-level research, or leadership**
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Choosing between a master's and a doctorate depends on your career goals, interests, and field requirements. Let your TRIO Coach know if you'd like help exploring the best path for your future.

When Should I Start Applying to Graduate School?

The ideal timeline for applying to graduate school depends on the type of program and institution. Some schools have **fixed deadlines**, while others offer **rolling admissions** and accept applications throughout the year.

General Guidelines:

- **Start early:** Begin researching programs at least a year in advance. This gives you time to complete prerequisites, gain relevant experience (such as volunteering or shadowing), and prepare for the GRE or MCAT entrance exams.
- **Typical application timeline:** Many students begin applying during the **late Junior year** or **Senior year** of their undergraduate studies. Some may apply after gaining work or research experience post-graduation.

Planning ensures you meet all requirements and stay competitive in the admissions process. Connect with your TRIO Coach for personalized planning and support.