

Is graduate school the sensible next step after college?

By Elizabeth LaScala PhD

Some high school students know they want a graduate or professional degree even before they start their undergraduate years. Others do not consider it at all or decide they want an advanced degree much later in their college years or after they enter the workforce and decide a graduate degree is needed for advancement and to earn a higher salary. Many students may consider a graduate education for solid reasons related to love of learning, advancement in a career and greater earning power, but some may use it as a way to put off having to deal with adulthood, getting a job and being fully independent.

Whether further education means pursuing a master's degree, professional degree or a doctorate, prospective students who are still in college should carefully address these six questions:

1) **Do you have interests that lean towards graduate work?** The best way to find out, if you attend a larger school, is to take graduate courses in your intended program; if you go this route, be sure that you have taken the prerequisites and receive permission from your school as well as the professor who teaches the class. Sometimes courses will carry an undergraduate and a graduate course number. If you later choose to enroll as a graduate student, those courses could be waived, and the credits possibly applied to your graduate degree.

2) **What if your college does not offer graduate-level courses?** If you are not permitted to enroll in graduate courses at your school, or you go to a small liberal arts college with few or no graduate programs, approach faculty in your major to find out if you can pursue an

independent, supervised and possibly funded, research project for academic credit. Credit-bearing research will give you the opportunity to write a graduate-level paper, and possibly present it at conferences, where you may defend your work. Many graduate level programs will expect you to take on such an effort along with advanced courses. College is the best time to learn how to tackle it.

3) **Do you need to go to graduate school immediately after college?** Sometimes it might pay to wait, possibly to work and save money, or just because you need a break from the classroom. Graduate school faculty, who are involved with admissions in many programs, often prefer that incoming students have some work experience. Too often college juniors and seniors, especially those with a liberal arts degree, prefer graduate school to the possibility of underemployment. But unless you are absolutely sure that you can dive into more advanced classes, and confidently go to school while many of your friends are working, you might end up pushing yourself further in debt without improving your prospects for a more lucrative, or rewarding employment. Even worse, you might not finish the degree, but still have debt to pay off.

4) **Is it worth the money?** As a prospective graduate student you may borrow through the Federal Direct Loan program, as well as from the Federal Graduate Plus program, as long as you do not have an adverse credit history. The Graduate PLUS loan allows you to borrow up to the cost of attendance, minus any other financial aid received. But is that much debt worth it? Usually, the answer is no. Even well compensated professionals, such as physicians, can find themselves struggling to repay tens of thousands of dollars of debt long into their careers.

5) **How can you reduce your costs?** Saving money, and going to graduate school later, meaning not immediately after college, might reduce some of the debt risk, especially if you live with your parents. But, it is important to remember that the longer you stay away from a classroom, and the demanding academic work it entails, the less likely it is you will return. Also, consider that while entry-level salaries in some majors, such as accounting, computer science and engineering, allow a recent college graduate to live fairly well, many other fields do not come close—which means you may not be able to save much if you live on your own. For these reasons, you may want to consider institutions that offer degree programs that offer scholarships, fellowships and/or research and teaching assistantships to help reduce your costs.

6) **Closing thoughts.** A graduate degree can lead to a more lucrative and rewarding career, and is often times a necessity to practice in many fields. However, the decision to pursue an advanced degree is not to be taken lightly and this decision falls

more on the student's shoulders than their choice of a college did a few years before. Students who are about to complete their bachelor's degree often fear the

unknown about life after college. Fear of adulthood and independence should not be reasons to attend graduate school. Certainty about your degree path, motiva-

tion to work hard and confidence to be successful are the ingredients that should drive the process of earning a graduate degree.

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Elizabeth LaScala, PhD, has decades of admissions expertise. Elizabeth personally guides each student through every step of applying to well-matched schools, making the entire process more manageable and successful. She has helped place hundreds of high school students in the most prestigious colleges and universities in the US and abroad. Elizabeth, along with a team of expert consultants, also coach graduate and professional school applicants in the sciences, humanities, medicine, business, and law. Elizabeth attends conferences and visits campuses to make personal contact with admissions networks and stay current on admission trends.

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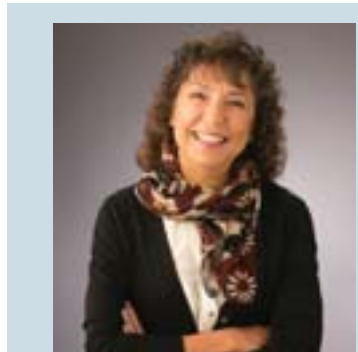
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