Finding and Affording the Right Graduate Program for You
Thank you for joining!
About you

• From 262 registrations
  – Graduation year: 12% earned a Bachelors in 2013 or earlier; 15% graduated this year, 45% are seniors, 23% are juniors; 1% are sophomores
  – Planned degree: Clinical doctoral 48%; Masters 29%; I/O 7%; Counseling 7%; Social 5%
  – Top three represented states: Florida, New York, and Virginia (followed by Texas, Michigan, and DC)
  – A special greeting to our international students!

• Who’s hosting a meeting with this presentation?
Garth Fowler
– PhD in Behavioral Neuroscience

Nabil El-Ghoroury
– PhD in Clinical Psychology

Eddy Ameen
– Masters in Mental Health Counseling
– PhD in Counseling Psychology
Outline

Choosing what to study
- Master’s
- Doctorates
- Subfields

Evaluating programs in 15 ways
- Objectively
- Subjectively

Affording graduate school

Questions & Answers
The path to your degree will likely be winding!
School?

Reflect

What interests you?
Where do you want to work?
What do you want to do with your degree?
What Interests You?

1. Produce new psychological knowledge
   -- Course work, thesis/dissertation, independent research & development of experiments
   -- MS or PhD programs

2. Practice psychology in business, educational, and health services settings
   -- Course work, thesis/dissertation, internships and/or practicums
   -- Primarily Masters and PsyD programs

3. Practice and produce knowledge
   -- Primarily PhD programs (I/O, Clinical, Counseling, School)
Think about programs

What model? What field? What degree?
Master’s

22k per year

Doctoral

All Subfields: 5.5k

Clinical, Counseling, School: 4k

<table>
<thead>
<tr>
<th>Common Master’s Degrees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Counseling Psychology</td>
</tr>
<tr>
<td>School and Educational Psychology</td>
</tr>
<tr>
<td>Clinical Psychology</td>
</tr>
<tr>
<td>Industrial/Organizational Psychology</td>
</tr>
<tr>
<td>Experimental</td>
</tr>
</tbody>
</table>
Master’s

22k per year

Doctoral

All Subfields: 5.5k

Clinical, Counseling, School: 4k

The Doctoral Degree

Research/Scholarship (PhD): 4,250
All Subfields
Focus on research and experimentation
Complete a thesis/dissertation

Professional Practice (PsyD): 1,250
Primarily, in Clinical, Counseling, and School subfields
Focus on clinical and providing psychological services
Complete a doctoral project

All Subfields: 5.5k
Clinical, Counseling, School: 4k
Common Employment
Doctoral Degrees

N=3,519

<table>
<thead>
<tr>
<th>Broad Area of Employment</th>
<th>% Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>PostDoc/Grad. Program</td>
<td>41.4</td>
</tr>
<tr>
<td>Academic</td>
<td>19.2</td>
</tr>
<tr>
<td>Mental Health/Health</td>
<td>16.0</td>
</tr>
<tr>
<td>Business/Gov.</td>
<td>9.2</td>
</tr>
<tr>
<td>Private Practice</td>
<td>5.6</td>
</tr>
<tr>
<td>School System</td>
<td>4.8</td>
</tr>
<tr>
<td>Other</td>
<td>2.1</td>
</tr>
<tr>
<td>Still Seeking Emp.</td>
<td>1.7</td>
</tr>
</tbody>
</table>

N=3,519
<table>
<thead>
<tr>
<th>Degree</th>
<th>Focus Area</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Clinical</strong></td>
<td>“bedside,” psychopathology, serious MI</td>
</tr>
<tr>
<td><strong>Counseling</strong></td>
<td>“guide,” diversity, well-being, lifespan</td>
</tr>
<tr>
<td><strong>School Psychology</strong></td>
<td>children, school, system, assessment, consultation, intervention</td>
</tr>
<tr>
<td><strong>Developmental</strong></td>
<td>change and growth across lifespan</td>
</tr>
</tbody>
</table>
Evaluating Programs

Turning the tables
Brief exercise

What do you know now that you WISH you knew when you were choosing where to go for your undergrad degree?

Who was helpful to you in choosing the right school then, and who could be helpful to you now?
Tools to assist you

Faculty

Online

Handouts

Students/Alums
Graduate Study In Psychology

- Program info
- Degrees offered
- Admissions requirements
- Application info, deadlines, fees
- Financial aid, tuition, housing
- Contact info

Database = $20 for 3 months
www.apa.org/gradstudy
Where online?

Program websites
- Faculty interests
- Coursework/training
- Accredited?

APA website
- Verify accreditation status

Licensure rate websites
- ASPPB for clinical, counseling psychologists
- ASWB for Social workers
- NBCC for Counselors
All programs: 
- Time to graduate? 
- Cost to attend? 
- Funding? 
- How many drop out?

Clinical/Counseling/School: 
- APA accredited? 
- Match rate to APA accredited internships? 
- Licensure rate of grads?
15 questions, 3 themes
A. Getting in
B. Being a student
C. Next steps

Note: Questions 5, 7, 11, 12, 14, and 15, are easily answered for accredited doctoral programs in clinical, counseling, and/or school psychology – as these programs are required to publish data tables online.
A. Getting in

1. How many full and part-time positions are available?
2. What is the acceptance rate of applicants?
3. What is the profile of accepted applicants?
   -- Consider background, majors, prerequisites, scores, demographics
4. Do the program + faculty match my interests?
   -- Particularly important when working 1:1
   -- Will mentor still be around in 5 years?
A. Getting in

5. Is the program APA accredited?

- APA only accredits doctoral programs in clinical, counseling, school, and combined/integrated psychology
- Verify at [apa.org/ed/accreditation](http://apa.org/ed/accreditation)
- Accredited programs are required to post a “Student Admissions, Outcomes, and Other Data” link on the program’s homepage
- Learn how to evaluate the data at [psychologygradschool.weebly.com](http://psychologygradschool.weebly.com)
A. Getting in

5. Is the program APA accredited?

- Important measure of *quality training*
- Recourse for students
- Protection for the public
- 12 states require accreditation at the doctoral and/or internship level for licensure
- **Required** for certain positions
  - VA, Department of Defense
  - Some hospitals
  - Some universities
B. Being a Student

6. What is the “culture” of the program?
B. Being a Student

7. How much is tuition and other fees?
8. What kinds of funding are available? How many students are funded?

-- Graduate school can be very expensive, given there are often other costs that need to be included (rent, health insurance, transportation, lab fees, etc).
-- Many programs offer financial assistance to help offset the costs of graduate school
-- Discuss this in greater detail at the end of the session, “Affording Graduate School”
9. How much debt do graduates have? Are loans generally private or federal?

10. What is the sequence of training, required courses/labs, training approach, supports?
C. Next steps

11. How long does it take to graduate?
12. How many students actually finish the program?

Look for: median years to completion, variations, how many take >7 years, and how many left the program!

<table>
<thead>
<tr>
<th>Time to Completion for Students entering the Program with a Bachelor’s Degree (if applicable)</th>
</tr>
</thead>
<tbody>
<tr>
<td>-------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Total number of students with doctoral degree conferred on transcript</td>
</tr>
<tr>
<td><strong>Mean number of years to complete the program</strong></td>
</tr>
<tr>
<td><strong>Median number of years to complete the program</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time to Degree Ranges</th>
<th>N</th>
<th>%</th>
<th>N</th>
<th>%</th>
<th>N</th>
<th>%</th>
<th>N</th>
<th>%</th>
<th>N</th>
<th>%</th>
<th>N</th>
<th>%</th>
<th>N</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Students in less than 5 years</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Students in 5 years</td>
<td>2</td>
<td>29</td>
<td>2</td>
<td>22</td>
<td>3</td>
<td>27</td>
<td>2</td>
<td>33</td>
<td>3</td>
<td>25</td>
<td>4</td>
<td>27</td>
<td>3</td>
<td>33</td>
</tr>
<tr>
<td>Students in 6 years</td>
<td>2</td>
<td>29</td>
<td>4</td>
<td>44</td>
<td>4</td>
<td>36</td>
<td>2</td>
<td>33</td>
<td>4</td>
<td>33</td>
<td>6</td>
<td>40</td>
<td>3</td>
<td>33</td>
</tr>
<tr>
<td>Students in 7 years</td>
<td>3</td>
<td>43</td>
<td>3</td>
<td>33</td>
<td>3</td>
<td>27</td>
<td>2</td>
<td>33</td>
<td>5</td>
<td>42</td>
<td>4</td>
<td>27</td>
<td>3</td>
<td>33</td>
</tr>
<tr>
<td>Students in more than 7 years</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>9</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
<td>7</td>
<td>0</td>
<td>0</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>69</td>
<td></td>
<td>69</td>
<td></td>
<td>69</td>
<td></td>
<td>69</td>
<td></td>
<td>69</td>
<td></td>
<td>69</td>
<td></td>
<td>69</td>
<td></td>
</tr>
</tbody>
</table>
13. Where do students tend to work after they graduate?

-- Types and rates of post-docs, first jobs

-- Compare to what kind of job you want
C. Next steps

14. What is the program’s match date to accredited internships?

Look for: # Applying for internship and # Matching to APA-Accredited Internships

You can look up programs by their match rate @ appic.org/Match/Match-Statistics

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Students who sought or applied for internships*</td>
<td>N: 5</td>
<td>N: 5</td>
<td>N: 4</td>
<td>N: 5</td>
<td>N: 4</td>
<td>N: 4</td>
<td>N: 4</td>
</tr>
<tr>
<td></td>
<td>% 80</td>
<td>% 100</td>
<td>% 100</td>
<td>% 100</td>
<td>% 100</td>
<td>% 100</td>
<td>% 100</td>
</tr>
<tr>
<td>Students who obtained internships</td>
<td>4</td>
<td>100</td>
<td>4</td>
<td>100</td>
<td>5</td>
<td>100</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>80</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>80</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Students who obtained APA/CPA-accredited internships</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Students who obtained APPIC member internships that were not APA/CPA-accredited (if applicable)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Students who obtained other membership organization internships</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>(e.g. CAPIC) that were not APA/CPA-accredited (if applicable)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>
15. What percentage of graduates get licensed? What percentage pass the licensure exam?

<table>
<thead>
<tr>
<th>Outcome</th>
<th>2002-2003 to 2009-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of students with doctoral degrees conferred on transcript in time period</td>
<td>425</td>
</tr>
<tr>
<td>Number of students with doctoral degrees conferred on transcripts who became licensed doctoral psychologists in time period</td>
<td>289</td>
</tr>
<tr>
<td>Licensure percentage</td>
<td>68%</td>
</tr>
</tbody>
</table>

• Not all programs intend for their graduates to get licensed. Interpret this rate according to a program’s training intent.

• Also important = Pass rate of EPPP, national licensing exam. Verify at asppb.net/?page=scoresbydrprogram
Affording Grad School
7. How much is tuition & other fees?

<table>
<thead>
<tr>
<th>Description</th>
<th>2012-2013 1st-year Cohort Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition for full-time students (in-state)</td>
<td></td>
</tr>
<tr>
<td>Tuition for full-time students (out-of-state)</td>
<td></td>
</tr>
<tr>
<td>Tuition per credit hour for part-time students (if applicable)</td>
<td></td>
</tr>
<tr>
<td>University/institution fees or costs</td>
<td></td>
</tr>
<tr>
<td>Additional estimated fees or costs to students (e.g. books, travel, etc.)</td>
<td></td>
</tr>
</tbody>
</table>

-- Consider your cost of living relative to the amount you’re used to paying now
-- Consider housing, food, transportation, childcare, testing Kits, or Lab Fees, Health Insurance, Liability Insurance, Personal Psychotherapy, membership fees, etc…
Funding for Graduate School

1. Teaching Assistantships (TAs)
   -- Funds received for teaching services

2. Research Assistantships (RAs)
   -- Funds received for providing research services
   -- Usually paid by a faculty member’s research grant, so you would be “working” for that faculty member

3. Scholarship/Fellowships
   -- Funds you receive that are usually not tied to any services
   -- Can come from a private organization, the institution, etc..

Tuition Remission
-- “Discount” on tuition
-- Can be partial or full
<table>
<thead>
<tr>
<th>Department</th>
<th>Departments Offering (%)</th>
<th>Median Stipend Offered ($)</th>
<th>Department Offering Full Remission (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Teaching Assistant</td>
<td>86.9</td>
<td>12,000</td>
<td>46.4</td>
</tr>
<tr>
<td>Research Assistant</td>
<td>84.7</td>
<td>12,355</td>
<td>46.6</td>
</tr>
<tr>
<td>Fellowship/Scholarship</td>
<td>75.4</td>
<td>12,300</td>
<td>35.8</td>
</tr>
</tbody>
</table>
8. What kinds of funding are available? How many students are funded?

Ask the program

- What percentage of students in 1st year are funded? 2nd? 3rd?
- How much are students typically funded? Tuition waiver, stipend?
- How do you determine who gets what assistantships/fellowships?
- How many students are funded? (not how many get fin. aid)
Debt Associated with Graduate Education

Debt =

(\text{Financial Assistance + Tuition Remission}) - (\text{Tuition + Costs of living})

\textbf{Debt is another way to get at costs}
\begin{itemize}
\item How many students take out student loans?
\item How much debt do students have upon graduation?
\item What kind of loans do students get? Federal? Private loans?
\end{itemize}
% Doctors with Debt by Degree

- No Debt: 32%
- <$10K: 21%
- $10K-$20K: 7%
- $20K-$40K: 9%
- $40K-$60K: 10%
- $60K-$80K: 6%
- $80K-$100K: 7%
- >$100K: 8%

This is only for debt accrued during graduate education.
Debt by Field

This is only for debt accrued during graduate education.
Debt & Salary by Degree

Median Salary
- PsyD = $60,000
- PhD = $65,000

This is only for debt accrued during graduate education.
## How much does that debt cost?

<table>
<thead>
<tr>
<th></th>
<th>Borrowed</th>
<th>Total Paid Back after 10 years with 6.8% interest</th>
<th>Monthly Payment (10 / 30 years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>PsyD</td>
<td>120,000</td>
<td>165,716</td>
<td>1,381 / 782</td>
</tr>
<tr>
<td>PhD</td>
<td>50,000</td>
<td>69,048</td>
<td>575 / 326</td>
</tr>
<tr>
<td>Organization</td>
<td>Their Repayment</td>
<td>Your Commitment</td>
<td>Eligibility</td>
</tr>
<tr>
<td>----------------------------------</td>
<td>-----------------------</td>
<td>-----------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>National Health Service Corps</td>
<td>Up to $170,000</td>
<td>2-5 years</td>
<td>Licensed to practice clinically in state where employer located, must be at approved site.</td>
</tr>
<tr>
<td>US Federal Government Jobs</td>
<td>Up to $10,000 per year; $60,000 max</td>
<td>3 years</td>
<td>Varies.</td>
</tr>
<tr>
<td>National Institutes of Health</td>
<td>Up to $35,000 per year</td>
<td>2 years</td>
<td>Pediatric, health disparity, fertility or clinical research for people from “disadvantaged” backgrounds</td>
</tr>
<tr>
<td>Indian Health Service</td>
<td>$40,000 - 60,000</td>
<td>2-3 years</td>
<td>Practice.</td>
</tr>
<tr>
<td>Public Service Loan Forgiveness Program</td>
<td>Remainder after 120 payments</td>
<td>About 10 years</td>
<td>Only federal direct loans. Payments made under qualifying plan while working in public service / non-profit org. Research, practice, and other.</td>
</tr>
</tbody>
</table>

See full list at www.apa.org/apags/resources/loan-repayment.pdf
Learn More about Costs and Funding for Graduate School

Sources of Funding: https://www.apa.org/education/grad/funding.aspx
Download materials

Go to apa.org/apags/resources for PDFs:

• Finding the Right Graduate Program for Me
• Doctoral Program Comparison Sheet
• The debt we carry Infographic

Link to these slides is at http://bit.ly/apagradslides. All registrants will be emailed a link tomorrow.
Ask your questions!
Thank you and best wishes!

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