



Eddy: Good evening, everybody or good afternoon depending on your time zone. My name is Eddy Ameen and I'm speaking to you today from the APA office in Washington, DC. This webinar will last about 90 minutes or shorter and in that period of time, we hope to give you a number of tips and tools to get through this very somewhat complex decision making process about what school is going to provide you the right set of options that will make sense when you're in grad school. I'm going to be sharing this presentation with a few other folks today so you'll see us going back and forth. We received a number of questions from folks that have pre-registered for the workshop and we'll attempt to do our best to answer many of them during the presentation and then take some at the end.

Thank you for joining!



Eddy: On behalf of APA here in Washington, DC as well as Psi Chi, we believe that this workshop speaks to a great need and we can tell by the number of you that have joined today that we're reaching the right folks. So hopefully, you get something out of this. Please do let us know how we're doing as well. Feedback is always welcome.

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?

Eddy: So here's what we know from folks that have pre-registered. 262 of you had said, "Yes, I want to join tonight's webinar." And as far as where you're coming from, 12% have earned a Bachelor's Degree in 2013 or earlier; 15% of you have just graduated with your Bachelors this year so congratulations to you; 45% in the room tonight are seniors; 23% juniors; and the small number of you are sophomores. We also ask you to tell us about where you wanted to go for graduate school in terms of degree and subfield. So of those answers that I was able to kind of breakdown, I find out that 48% were interested in the clinical -- 48% are interested in the clinical doctoral program; 29% in the masters programs; 7% were interested in an I/O also known as an industrial organizational program; 7% in counseling which is my background; and 5% in the social field. Percentages smaller than 5% weren't reported tonight in terms of where you're dialing in from. The states with the most number of pre-registrants were Florida, New York and Virginia and then I figured, well, what about the folks from Texas, Michigan and DC? You should know that you also round up the top six in terms of states with the highest number of pre-registrants. But I want to give a special welcome to folks that are dialing in internationally. We've had folks tell us that they're calling from a number of countries. Welcome to you all. I know that time zones are different and your schedules are probably very busy at this time of the year. So I appreciate you being a part of tonight's webinar.



Garth Fowler 
– PhD in Behavioral Neuroscience

Nabil El-Ghoroury 
– PhD in Clinical Psychology

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

Eddy: In terms of who is on the call, the first person you will hear from after me is Garth Fowler. He is in the APA Education Directorate and his background is a PhD in behavioral neuroscience. You'll also hear from Nabil El-Ghoroury who has a PhD in clinical psychology and you'll hear from me again a little bit later on. My name is Eddy Ameen. I began with a master's in mental health counseling and then I decided after a few years that I wanted to learn a little bit more and I went to earn a PhD in counseling psychology. So we represent three different backgrounds and insights and hopefully that rounds out some experiences that we can share with you tonight to help you decide what field, what program and where to go.

Outline

Choosing what to study

- Master's
- Doctorates
- Subfields

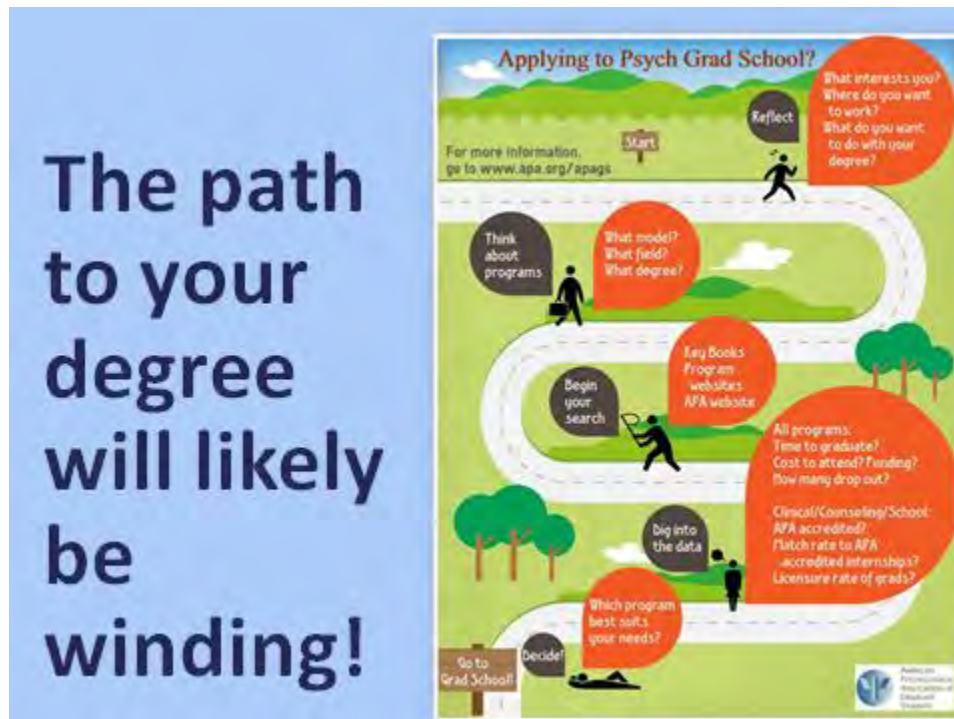
Evaluating programs in 15 ways

- Objectively
- Subjectively

Affording graduate school

Questions & Answers

Garth: So this is the outline of what we're doing today. We're going to talk a little bit about what to study, what does it mean to be studying psychology. So we'll talk a little bit about master's degrees, doctorate degrees and the various and different subfields. Then we'll give you what I think is some of the most important information is how to evaluate programs. You'll look at them objectively and subjectively. The message here that I think you're going to get from people is that you really need to see what's a good fit for your experience and your background, your preparation and what your goals are. We'll have a section when we talk about affording graduate school and go through some of the distinctions about funding sources, financial aid, costs of graduate school. And then finally we'll open it up to questions and answers.



Garth: I love this -- I love this infographic that's been put together by the APAGS group. It really does show that the path to your degree will be very winding. It's not going to be a straightforward shot. As you go through your training, you will find that you have decisions to make and things where you thought you were headed might be changing and this is all good. But I like this because it's also very winding sometimes to get to graduate school and that's what this infographic shows us here. So it talks about different stages where you have to ask and reflect about what your interests are, you need to think a little bit about the programs that are out there, the training opportunities, how they prepare you, what they prepare you to do. Then you need to start your search. You need to actually look for these programs that will fit and try to figure out how you are to apply to them and see if you're looking at data and then you get to decide when everything goes well which programs you're going to go to.



Garth: So we're going to start here at the very beginning which is where we ask you to reflect and think about what interests you and what kind of work would you want to be doing and specifically, what is it that you want to do with your degree? And there's lots of options out there for you with the degree in psychology.

What Interests You?

① Produce new psychological knowledge

- Course work, thesis/dissertation, independent research & development of experiments
- MS or PhD programs

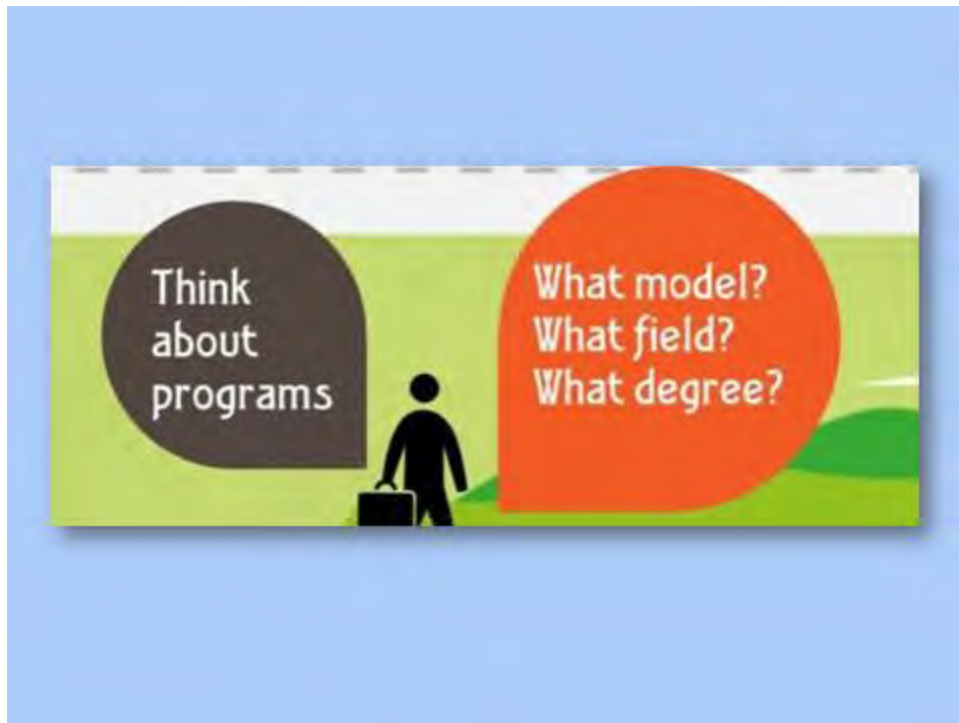
② Practice psychology in business, educational, and health services settings

- Course work, thesis/dissertation, internships and/or practicums
- Primarily Masters and PsyD programs

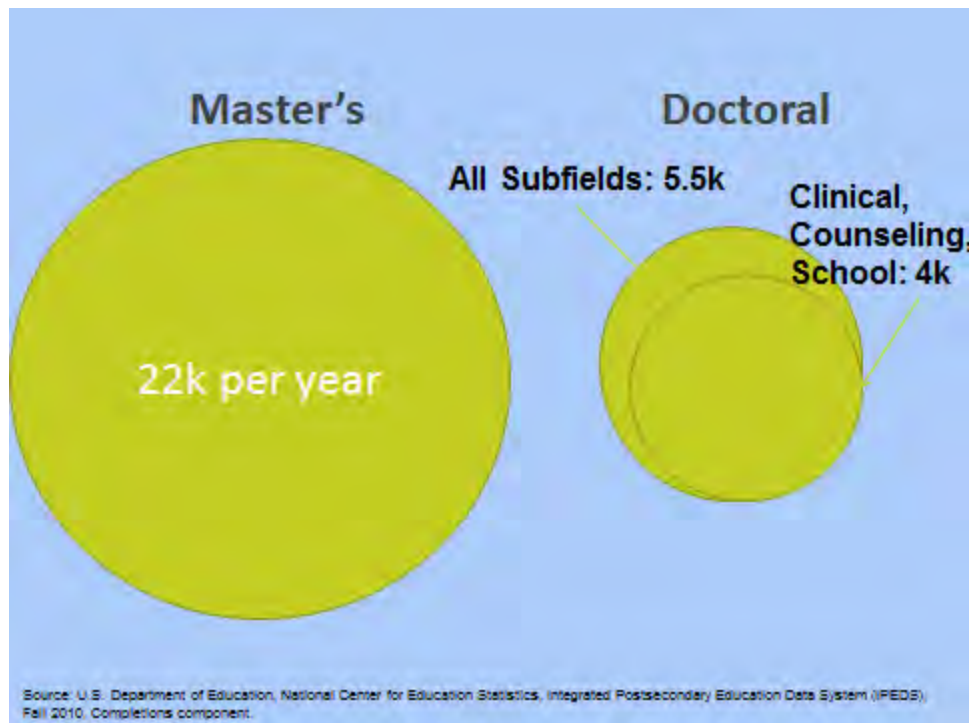
③ Practice and produce knowledge

- Primarily PhD programs (I/O, Clinical, Counseling, School)

Garth: We start off with what interests you. I think it's important to think that part of what happens in psychology is you can actually contribute to the discipline. Psychology is a discipline which means that it produces knowledge and we do this through studying scientific research. So perhaps you're someone who's interested in doing that, you're contributing to our knowledge of how the mind, the brain behavior works. And you would do this through coursework, we write a thesis or dissertation, you would have independent research and the development of experiments. And mostly, if this is what you're interested in, this type of training usually most occurs in master's or PhD programs. Psychology is also a profession and that we train individuals to practice psychology in business, education and health service settings. So, you know, this is probably one of the most popular views in general population of a psychologist. And these types of people would be taking that knowledge that's been established from the discipline and helping individuals in various settings. And this, again, would be done -- your training would comprise of coursework, you would have a thesis or dissertation that you might need to write depending on the field that you're going into. You might have to do internships and practicums. And we find that this research or this preparation primarily is done at the master's level and a lot of this occurs in a unique degree called the PsyD program which we'll talk about a little bit later, the distinctions between PhD and PsyD. And then perhaps you're interested in doing both. And sometimes -- a lot of times, there are individuals that both produce knowledge and contribute to the discipline but they're also practicing at the same time. And so it would be just like we talked about before, your coursework and your training would take you through dissertations and research. You would have to do a combination of what we see up here. This primarily happens in PhD programs and more specifically we see that the individuals who usually graduate and want to do both practice and knowledge come from industrial organizational psychological, clinical, counseling and school psychology.



Garth: So now we talk a little bit about the types of work that psychologists do in kind of big broad pictures that interest you. We should talk a little bit more about what type of field and what type of degree you would be studying and how that would match your interests.

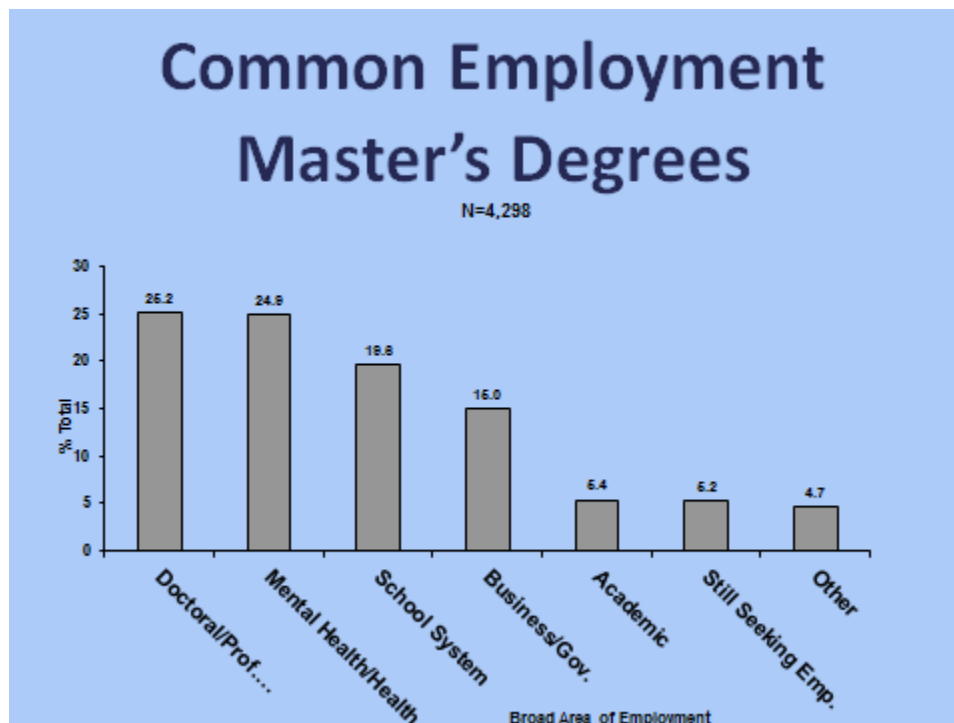


Garth: So this is just an infographic taken from the Department of Education showing the types of degrees that were awarded and this I think is data from 2011 or 2010. But you can see that there were 22,000 master's degrees awarded in the field of psychology in that year and there are approximately about 5,500 Doctoral Degrees. This included both PsyD and PhDs. One thing you'll notice is that the master's degree is a very popular degree in psychology and already, you saw that a lot of you when you registered early said you were interested in a master's degree.

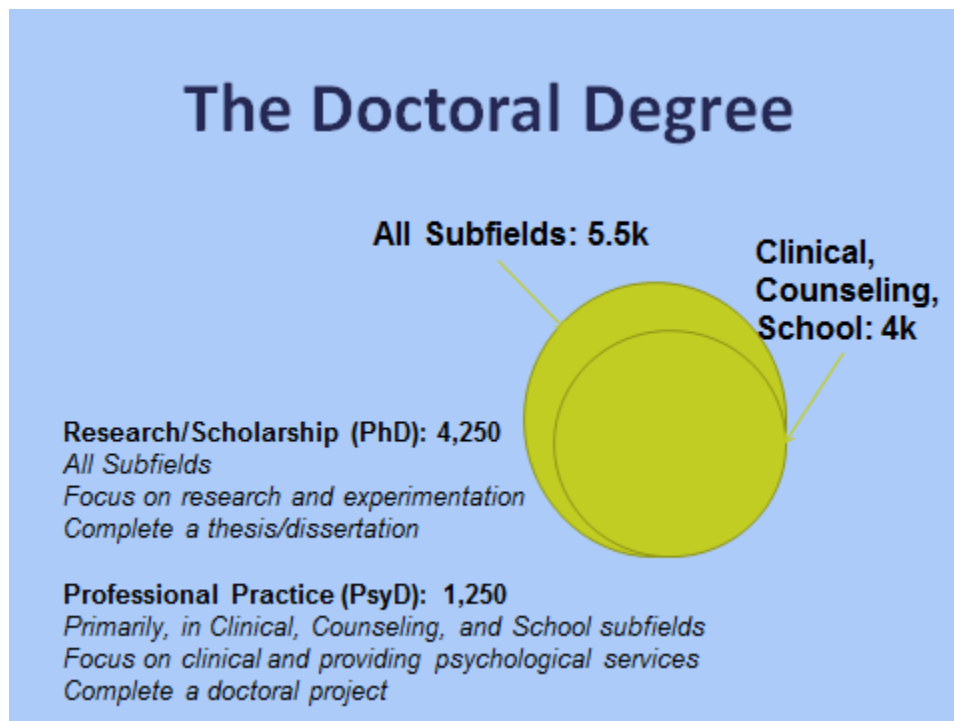
Common Master's Degrees

Counseling Psychology
School and Educational Psychology
Clinical Psychology
Industrial/Organizational Psychology
Experimental

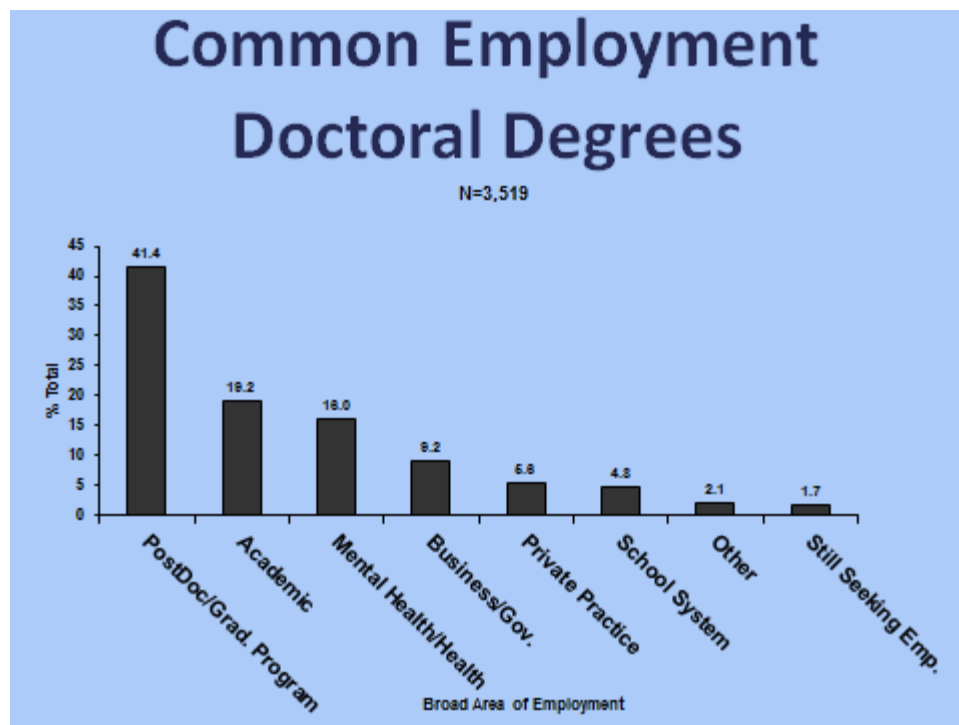
Garth: So let's talk a little bit about common master's degrees. In here we can see that there are common master's degrees in counseling psychology, school and education psychology, clinical psychology, individuals who do industrial and organizational psychology and master's psychology. So these are kind of the subfields that they find that they're training, different areas, slightly different but they're all done at the master's level.



Garth: And this is a figure that comes from a book that the APA publishes called Graduate Study in Psychology. And what this does is we survey a number of departments across the country and we asked them, with your students who have master's degrees, what kind of work do they find after they graduate? And this is why I like this figure a lot because it shows you really what master's degree students are prepared to do in the kind of work in the kind of settings that they find themselves in. One thing you'll notice is approximately a quarter of all students who graduate with master's degrees go want to more graduate education and training. So they might apply to a doctoral program, perhaps a PhD in psychology or they might go to some other kind of professional training programs. So they use their master's degree as a stepping stone or maybe sometimes as a way to test to are they really interested in the field and then before they commit themselves to doing more. Another large population, about a quarter of individuals with master's degrees find themselves working in mental health setting or healthcare settings. So they will be able to find work working at hospitals, doing healthcare, working at these sites. We see that about 20% of individuals will go into school systems, another 15% would find themselves in business settings or perhaps the government. I think this is where a lot of individuals with industrial organizational master's degrees go. And we find a number of individuals who work in academic settings, and this can both include working at a school, in a school system but there are a lot of community colleges that will hire individuals with master's degrees to be professors and lecturers. So we find that there are a lot of broad opportunities with your master's degree and it all depends on the type of preparation that you receive and what your interest is when you finish your program.



Garth: Now let's talk a little bit more about the doctoral degree program and so we have broken out some more information here. And so, again, we could see that there were approximately 5,500 doctoral degrees awarded but of that entire population, 4,000 come from the clinical, counseling or school subfields. So these are the individuals that we sometimes dub as being interested in health service psychology. These are the people that go on to do those types of positions. Now, if you look at the numbers in more detail, then you see that about 4,200 students of these 5,000 got PhD degrees. So these were individuals that we mentioned before who are usually doing work and establishing -- or doing research and establishing knowledge to the discipline. So this is across all subfields. We'll show you some examples of subfields later on. So this doesn't just include the clinical and counseling. This includes individuals like myself with a PhD in Behavioral Neuroscience or cognition. There's a heavy focus on research and experimentation in the training in PhD programs and these individuals, as part of their training, often complete a thesis or dissertation. The remaining 1,200 individuals got PsyDs. PsyDs are preparing you for professional practice and these primarily occur in clinical, counseling and school subfields although we do see more and more individuals getting PsyDs in industrial-organizational psychology. The training in these programs focuses more in clinical training and providing psychological services to patients or clients. And in many of these programs, you still have to complete a doctoral level project. So you'll be engaging in original research or you'll be doing some experimentation or you'll be writing a thesis on a particular subject or topic.



Garth: Where do we find individuals with doctoral degrees? Again, this is data that comes from the Graduate Study in Psychology book that you can purchase from the APA. And when we ask departments where their graduates go, we find that approximately 40% of them go into what we call a post-doctoral position or they go into some other continuing graduate education position. A lot of people with PhDs in Psychology either go into clinical residencies which you'll hear about more, clinical post-docs which you'll hear about more, or teaching post-docs, research oriented post-docs, or some combination thereof. What that means is after their post-doc, they usually do a little more training before they actually become independent and that means before they might become licensed, before they might become a professor. So there's usually another period of training that occurs afterwards. But 20% though do find themselves employed in academic settings. Another 15% would go right into mental health or counseling. We find approximately 10% will enter into business and government -- well, actually, if you combine these two here, about 15% would go into business or government or in private practice. So, again, just like we saw in master's degrees, there's a lot of diversity in the kind of employment that you can have with your doctoral degree. And, again, it would depend upon the training and the type of preparation you received during your program.

Common Doctoral Degrees

Clinical – “bedside,” psychopathology, serious MI

Counseling – “guide,” diversity, well-being, lifespan

School Psychology – children, school, system, assessment, consultation, intervention

Cognitive – cognition, decision making

Developmental – change and growth across lifespan

Garth: Here are some examples of common doctoral degrees. This is just the rank ordered list from the Graduate Study in Psychology. The most common degree we see at the doctoral level is in clinical psychology. These are individuals that we like to say do bedside clinical work. They focus in psychopathology, mental health issues. There are individuals -- the next common is counseling psychology. I like this, it's usually someone who has a strong skillset in helping to guide individuals, so counseling is very, you know, I think it's a very popular name. They focus on issues of diversity, well-being, across the lifespan. School psychology, these are individuals who find themselves working with children, inside of school systems, they do a lot of assessments and consultation or intervention. The fourth most popular doctoral degree is in cognitive sciences. So these are individuals who study cognition, how people think, memory and learning, the decision making process. And then the fourth -- or excuse me, the fifth most common PhD is in developmental and these are individuals who study or look at changes in growth across the lifespan.



Garth: And now I will turn it over to Eddy who is going to tell you about -- now that you've thought more about your interests and what kind of things you would want to study while in graduate school in psychology -- you can look at how you're going to evaluate the programs and see that they match your interests. So I'm going to pause and there's Eddy.

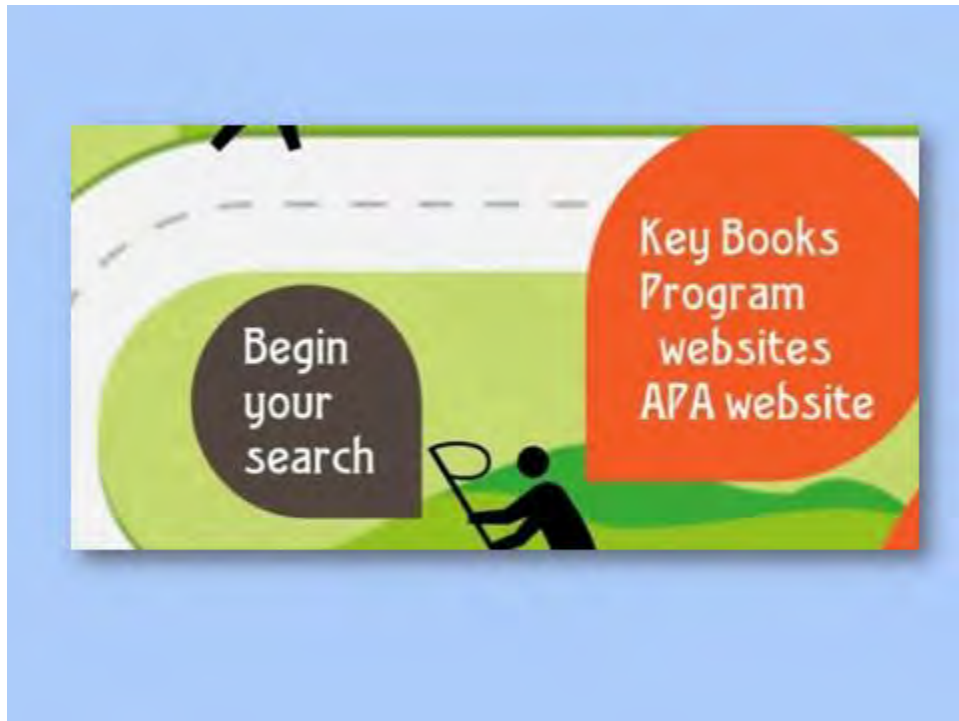
Eddy: Thanks, Garth. Hey, everybody, thank you so much for continuing to listen in during today's webinar. As Garth said, evaluating programs is a huge task and one that I think helps shift the power dynamic in your favor as an applicant. We looked over many of the questions that we received and people wanted to know how can I be more competitive, how can I become the student that kind of rises to the top of the applicant pool. And I think that those are great questions, they're not going to be ones that we are going to go into a whole lot of detail tonight. I think that there are ways and we'll recommend some strategies to be competitive but largely, our focus is on helping you think about the factors that are going to make a school stay on your list or be booted out of your list. And we aren't in position to tell you which schools specifically should stay on that list but we are here to tell you in very specific detail how you can evaluate schools on a number of criteria and determine whether they meet your definition of the right fit. So here we go, evaluating programs and you, yourself, being a smart shopper in this process.

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?

Eddy: I want you to think for a second and we'll do this briefly because I won't be able to hear or see your reactions to this thought process but think for a second as we go into these criteria. What do you know now that you wish you knew when you were choosing where to go for your undergraduate degree? What do you wish you knew now that you didn't know when you were applying or choosing where to go? There's a chance that something about your school was not available to you when you did your campus tour or when you read the viewbook or when you talked to other graduates or current students at your program. And undoubtedly, the same is going to be true in your graduate degree. The important thing -- the important thing in this process though is trying to predict some of the things that were important to you now that you didn't know should have been important when you were choosing what undergrad program to go to. One other item for self-reflection: Who is helpful to you in choosing the right school then, and who could be helpful to you now? Hopefully, there are mentors, advisers, family members, partners and friends that you can turn to as you think through this process. You might be sitting alone at your computer, wondering and stressing about the graduate school process which is par for the course but I don't want you to forget the resources that are available to you, the people that have wealths of knowledge in terms of thinking through the right program, who know your strengths and skills and can be with you and accompany you on this process.



Eddy: Okay. So just to orient you in terms of where we are on the roadmap that Garth showed you, we're now going to think about beginning your search and I'll try to tell you about some key books, websites and other sources that are going to be helpful to you.

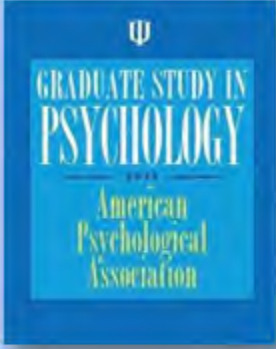


Eddy: Some tools to assist you. There are some handouts and I want you to know that at the very end of today's presentation, we'll share the link where you can download these slides as well as I believe the website where you can download some of the handouts that we're previewing on our slides today. I'll tell you right now, if you go to APA.org/apags/resources, you'll see several tools that will match some of the images that we're showing you today, that's APA.org/apags, that's the American Psychological Association of Graduate Students, /resources. So where we're doing this presentation one-on-one, I would give you some of those handouts from our website. There are a great number of tools online to help you and I'll get to that in just a moment. You should be able to ask faculty. Many times, when you're applying to graduate school, you're not expected necessarily to just go through the graduate admission's office but to reach out to faculty that you might be interested in working with and ask them questions that are important. Now my colleague Nabil is going to tell you about some of those questions that you should be asking and as you think back to the tools that I'm telling you about now, it might be important to think about where you can find that information. Some information will be available online, some of it you'll have to ask faculty about. Another great source are the students and alums in a given program that you're interested in working with. Faculty could be telling you one thing about our program and then you could see students who look like they have tremendous amounts of stress and distaste on their faces when you meet them and that's telling information. Consequently, you might see students that are incredibly happy and at peace with their programs and that is also good data. Alums might be allowed to be a little bit more truthful than current graduate students. I know that I can speak a little bit more freely about my graduate program knowing that I'm not still being evaluated by that program any longer. So these are some diverse number of tools or individuals that can assist you. There are also great publications that we can turn to and Garth actually helps edit and publish this book on the left, Graduate Study in Psychology. Right now, you're looking at the 2014 version. In my office, I have the 2015 version, it has a black cover with red lettering. APA publishes that every year, a great source. It's

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actually going to answer many of the questions that were posed to us in the preregistration screen where folks wanted to know: What are some of the most important criteria that make me a great candidate, how can I rise to the top. And Graduate Study in Psychology will tell you about program by program, what factors are important, what GRE scores tend to average out in the admissions pool. So think about that resource. You don't necessarily need to purchase it. It's possible that your Psychology Department at your university owns a copy or the library at your university has a copy that you can use on site. Because it's a reference book, it might not be a book that you can take out at the library but you might not necessarily need to buy one. Similar, if you're one of that majority of students that were interested in a doctoral degree and clinical psychology or in counseling psychology, APA does not publish this book but we have to think very highly of it and we often recommend that -- it's called the Insider's Guide to Graduate Programs in Clinical and Counseling Psychology.



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

Eddy: Going back to Graduate Study in Psychology, here's some of the things that you can find in that book, program information, the degrees that they offer, admissions requirements, information for applicants such as deadlines and fees, more information to help you determine whether you can afford the program in terms of financial aid, tuition cost, housing availability for grad students, contact info in terms of who should you email when you have immediate questions about the programs. And if you're not interested in purchasing the book and it's not available to you locally, you can purchase the 3-month database access to this. Every year, when a new book is published, the same information is available in a database form that you can use very interactively and it's \$20 for 3 months. The website is 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

Eddy: So I mentioned before that there's a lot of information online. Where online? Well, for starters, each program has a webpage and if you search for, for example, where I went to school, I went to search for University of Miami, Counseling Psychology PhD. Put that in any of your favorite search engines and you'll be taken to that program's webpage. It is a wealth of knowledge, if you don't know this already. Each faculty member will likely have a sub-part of the website where you can click to either download their CV or view which courses they taught recently and which research papers are recently published in their name. That is a good way to narrow down whether there are any faculty who are doing research or clinical work or practice oriented or scientific work that interest you. If you find nobody and you're yawning through a lot of these interest pages from faculty, then there's a good chance that you might not have the greatest time in that program. You can also check out the program websites to understand what their coursework and training is and whether the program is accredited. Now we will speak more carefully about accreditation but if a program is accredited by APA and only certain types of programs are, it will say so on the website. The university's website itself will tell you if the university or institution has regional accreditation. APA, of course, recommends that at minimum, you go to a regionally accredited institution and if APA accreditation is applicable that you go to an APA accredited graduate institution. If the program says it is accredited on its own website, you can go to the APA website to verify the accreditation status. Also, if you're thinking about a program that leads to licensure, say a master's degree in Mental Health Counseling, a Doctoral Degree in Clinical Counseling or School Psychology -- those are the top few that come to mind for me -- you can also check and see how well those programs are preparing you for a graduate, for an ultimate license. And, for example, if you want to see how your program is going to do in terms of preparing you for a doctoral license in psychology, you can check a website called ASPPB, that is ASPPB.net. And if you're thinking about a graduate degree in social work, the ASWB website will allow you to track down licensure rates by program. And NBCC is what I would recommend if you're considering a ultimate license as a counselor. Now, some programs

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might not have high licensure rates and some might have lower licensure rates. It's important to kind of compare them relative to each other as well as what your ultimate career goals might be.



Eddy: I believe at this point, I'm going to turn it over to Nabil, the head of the APAGS office here.

Nabil: Okay, everyone, thank you for participating in the webinar.

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

Nabil: And I'm going to talk about the 15 questions and the 3 themes that are useful in evaluating programs. I'll start off with questions about getting in to graduate school and then the next part is questions about being a student while you're in the program, and we end with the next steps like what happens after you graduate from a program. Some of these questions have information that is available if you are -- that is publicly available if you are applying to APA accredited programs in clinical, counseling schools psychology. These programs are required to publish that data. So on some of the questions we might have some charts and tables, those are pulled from examples of their websites of the publicly available information.

A. Getting in

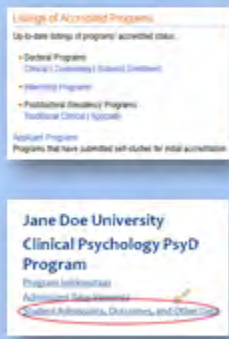
- 1. How many full and part-time positions are available?**
- 2. What is the acceptance rate of applicants?**
- 3. What is the profile of accepted applicants?**
 - Consider background, majors, pre-requisites, scores, demographics
- 4. Do the program + faculty match my interests?**
 - Particularly important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

Nabil: So let's start with questions about getting in. So first thing you want to ask about. Much of this information is in Graduate Study in Psychology, the book that Eddy just mentioned. So the first question is how many full and part-time positions are available in the program and in each area within that program? And what is the acceptance rate of applicants? Graduate Study in Psychology does list both of these things. They may also be on websites, at least the number of positions available. And finally, what is the profile of accepted applicants? So you want to look at do they accept primarily psychology majors, are there prerequisites such as stats or research methods, test scores, GPAs, you know, median GPAs, demographics. So that information is often available in Graduate Study in Psychology but it could be also on websites. So look for this information and see if the programs that you're interested in are -- that you meet those profiles. And then finally, do the programs and faculty match my interests? This is so important for graduates -- well, this is one of the key differences between undergraduate and graduate programs and that you want to find faculty that are doing the work that you're interested in. You got to think about, you know, you're going to be working in a specific topic and so you may want to know if there's someone doing that kind of work, will they be around in five years when you graduate. So that match is very important.

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
- 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



Nabil: And then finally, is the program APA accredited? So this information, as Eddy said, was available on the APA website and it will look like this, you'll see it on -- so we said that we only accredit doctoral programs, programs granting the PhD or the PsyD, in clinical, counseling, school and combined psychology which is really a combination of clinical, counseling and school. You can verify this at the APA website for accreditation. Actually, the website is changed from the slide on the right. There is now a search feature there that you can search programs online. On a program's website, you can also see a link to the term ‘student admissions, outcomes and other data.’ That link provides the publicly available information that answers the questions that I will continue to talk about. And here's another website that you can use to evaluate the data that graduate schools provide, psychologygradschool.weebly.com, psychologygradschool.weebly.com. You don't have to write this down because you can get the slides from us at the end.

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

Nabil: So is this program accredited? Why is accreditation important? It's important because it's a measure of quality training. It's important recourse for students. It's also good for protecting the public because if you're going to be licensed, we want to make -- the government wants to make sure that you're qualified and that you will not do harm to the people you served. A number of states require accreditation at the doctoral level, at the doctoral program and/or the internship level for licensure. And get it -- graduate from accredited program, from an APA accredited program is required for certain positions. The VA, the Veterans Administration which is actually the largest employer of psychologists in the country, requires graduating from a doctoral program that is accredited. So do others -- Department of Defense jobs and some hospitals and universities require graduating from an accredited position. So you want to be -- if you're thinking about a doc program in clinical, counseling and school, you will want to think about: Is the program APA accredited. And you could also verify on the website if it's in the process of being accredited. All of that information is publicly available.

B. Being a Student

6. What is the “culture” of the program?

Nabil: Then the second set of questions are -- so the first set of questions is getting -- trying to figure out which programs to apply in the criteria before. Now, we're going to talk about what's life like in the program. So the 6th question we have is what is the culture of the program? Are students happy in that program? Do they like the program? This you may be better able to sense if you go for an interview at the program or if you're applying to a program but doesn't interview, if you do a visit, if you come after you've been accepted.

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"

Nabil: Second is really about funding -- or next is about funding questions, so how much is the tuition and others and what kinds of funding are available, how many students are funded. Garth is going to talk about this substantially more in the section after this. The tuition and fees, information for doc programs that are accredited by APA is publicly available but obviously, graduate school can be very expensive, there's also lots of costs. You know, if you're living in an urban area, rent could be substantial, transportation, et cetera. Many programs do offer assistance in the form of assistantships or fellowships even, to offset the costs and like I said, Garth will discuss this.

B. Being a Student

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?

Nabil: Finally, you could ask questions about how much debt do graduates have? Are the loans generally federal or private? We greatly encourage federal loans. They have much better protection for students. They have the ability to pay based on income and if you are in times of need, when you're unemployed or have really low income, you can defer. That's significantly limited with the private loan. And then being a student, you also want to find out what is the sequence of training, what's the required courses, training approach and supports. You want to find out if there's a course that's required, how often is it required, are there programs only offered every two years because it's so -- because they don't faculty or whatnot. These kinds of questions can help you evaluate what is life like in the program.

C. Next steps

11. How long does it take to graduate?

12. How many students actually finish the program?

Time to Completion for Students entering the Program with a Bachelor's Degree (if applicable)

Outcome	Year in which Degrees were Conferred								Total							
	2005-2006	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012									
Total number of students with doctoral degree conferred on transcript	7	9	11	6	12	15	9	69								
Mean number of years to complete the program	6.0	6.1	6.2	6	6.2	6.1	6	6.1								
Median number of years to complete the program	6	6	6	6	6	6	6	6								
Time to Degree Ranges																
	N	%	N	%	N	%	N	%	N	%	N	%				
Students in less than 5 years	0	0	0	0	0	0	0	0	0	0	0	0				
Students in 5 years	2	29	2	22	3	27	2	33	3	25	4	27	3	33	19	28
Students in 6 years	2	29	4	44	4	36	2	33	4	33	6	40	3	33	25	36
Students in 7 years	3	43	3	33	3	27	2	33	5	42	4	27	3	33	23	33
Students in more than 7 years	0	0	0	0	1	9	0	0	0	0	1	7	0	0	2	3

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

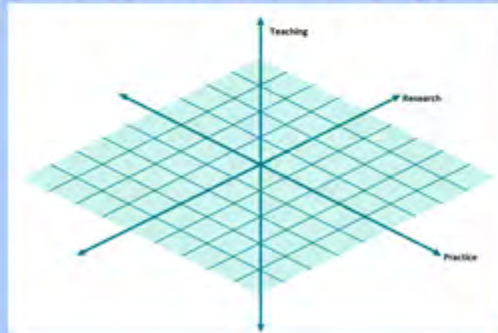
Nabil: The next steps are the outcomes from graduate school. So first step is about graduation, so how long does it take to graduate and how many students actually finish the program? So how long does it takes to graduate if you -- you may want to think twice about a program that the median is 7 to 8 years. I mean, if the median is 8 years, that means half the people are graduating after 8 years. And how many students actually finish the program? This is really trying to look at attrition. How many students drop out of a program? It's important to keep in mind that some programs that might be smaller might have a high attrition rate for one year. You know, if you have a class of four and one person drops out because they realize they don't want to be a social psychologist, that's a 25% dropout rate for that year but over the course of time, that rate would be fairly low. You want to look at, do students finish the program. I think that's really important data. The higher it is, you may want to think, you know, you want to ask some critical questions about that.

Nabil: This is how you look at this data. So the data will be available online for accredited programs. For those of you interested in master's programs or programs outside clinical, counseling, school for the doctorate, you will not have this publicly available information but you can certainly ask it. For time to completion, look at the median number of years here of this program, graduate in six years and not many were after seven. There's a similar type of information graph or chart for how many students -- the attrition rates. So you want to look at the median years for time to completion, variation, how many take more than seven and how many left the program.

C. Next steps

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



Nabil: Then 13 is where do students tend to work after they graduate? So you want to ask about the types and rate of post-docs, first jobs and compare them to the kind of job that you want. You do want to think about like if you want to become a professor doing research and teaching, then you want to know -- it's getting harder to get those jobs right out of graduate school because a lot of people were taking post-docs. But you want to find out what kind of post-docs they get and then do they get the academic positions two, three years after they graduate their doctorate. This graph here is very, you know, it's an X, Y, Z, a three-dimension graph and you could sort of see where the outcomes are sort of if you graphed it. I think here you want to look at, do those outcomes match the kinds of decisions that you would be interested in, knowing that those things can change over time obviously.

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

Internship Placement - Table 1

Outcome:	Year Applied for Internship													
	2005-2006		2006-2007		2007-2008		2008-2009		2009-2010		2010-2011		2011-2012	
	N	%	N	%	N	%	N	%	N	%	N	%	N	%
Students who sought or applied for internships ¹	5	-	5	-	4	-	5	-	4	-	5	-	4	-
Students who obtained internships	4	80	5	100	4	100	5	100	4	100	4	80	4	100
Students who obtained APA/CPA-accredited internships	4	80	5	100	4	100	5	100	4	100	4	80	4	100
Students who obtained APPIC member internships that were not APA/CPA-accredited (if applicable)		0		0		0		0		0		0		0
Students who obtained other membership organization internships (e.g., CAPIC) that were not APA/CPA-accredited (if applicable)		0		0		0		0		0		0		0

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

Nabil: Fourteen is what is the program's match rate to accredited programs? Sorry, it's not match date, match rate to accredited internships. And so just like there are -- you apply to graduate school, those in clinical, counseling, school programs will apply to an internship. It's a one-year internship done before you graduate with your doctorate and its equivalent to a medical residency but we do it before the degree is granted. And here, you want to look at the number applying for internship and the number who match to APA accredited internships. And all this information is on that website, you know, on the link for student admissions, outcomes and other data. And here in this example, you can see that they have about five applicants every year and more than half the time, all of them matched, a couple of times 1 person didn't match. Their overall rate to APA accredited internships is the third line down and you can see that compared to other types of internships. So you want to look at that kind of information. And I think you'll see that the numbers do vary, higher match rates to accredited internships is better. That means they're having more success with getting into accredited internships. And you can look up programs by their match rate at the APPIC site. APPIC is the Association of Psychology Postdoctoral and Internship Centers. They organize internship match for psychologists and their website is listed here.

C. Next steps

15. What percentage of graduates get licensed? What percentage pass the licensure exam?

Licensure	
Outcome	2002-2003 to 2009-2010
Total number of students with doctoral degrees conferred on transcript in time period	425
Number of students with doctoral degrees conferred on transcripts who became licensed doctoral psychologists in time period	289
Licensure percentage	68%

- 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

Nabil: And the final question is what percentage of graduate students get licensed and what percentage pass the exam -- pass the licensure exam? So there is one graph that's available for the accredited programs and that is the licensure rates. You can see how many students get licensed and this can vary. So if you were interested in a program that is intending to prepare people to be academics, they may not want or they may not need to get licensed to pursue a career in research. So they may have a lower match rate and that's reasonable. If you are looking at a program that is intending to prepare people to practice psychology, then that licensure rate is more important. You could also get at -- another way of getting at this data is by looking at the pass rate on the examination for the EPPP, the Examination of Professional Practice in Psychology, and that is the national licensure exam and you can find those pass rates by program at asppb.net, that long link there. But if you look on ASPPB, you can find this information and you could also get this later.

Affording Grad School



Nabil: These questions are meant to give you the information that you need to evaluate programs. So our goal is sort of get you to ask these questions of programs. For those of you interested in non-accredited -- in programs in not in clinical, counseling, school or master's programs, you will have to ask a lot of questions to get answers to this data but we think it will be really helpful for you. Now here, I'm going to pass the torch off to Garth for Affording Graduate School.

7. How much is tuition & other fees?

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

- 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....

Garth: The cost of graduate school does include more than just tuition. There's lots of other things that we can talk about in terms of fees. We'll also talk a little bit about the different types of funding, assistantship funding and financial assistance that is available for individuals and then we'll talk more about how those add up and it can be something that you can use when you're evaluating the type of program that you might want to attend. So the first question is how much is tuition and other fees. And so as Nabil and Eddy had mentioned before, some of this information is publicly available specifically for the APA accredited programs where they talk about what the cost is for full time students both in and out of state, if it's necessary what the tuition cost is for credit hour, if there are other university fees or costs that will be associated. And then there's also things like books and travel that could be included in there. Graduate school, yup -- there you go. And one of the things that you should consider is, you know, cost of living relative to the amount that you're used to paying now. So you need to think about, well, what would be the amount of rent that I'm comfortable paying, do I have to take in consideration if I have a family, would I be able to support them on the funds that I'm receiving, lots of things that come into the cost of graduate schools. It's more than just the cost that comes from undergraduate, would be things like you have to buy your own food or you might have rent that's very expensive as Nabil had mentioned before. Childcare costs if you're going to be attending school for full time. Often you have to pay for testing kits or lab fees. Many graduate programs require that students have health insurance and if they don't have this through their own family, then they have to purchase it separately. Liability insurance. You have membership fees as part of being a member in the discipline and developing professional credentials. Individuals go to national conferences and workshops and there's usually fees associated with attending those. So these are all things that can add up and combine to the cost of graduate school.

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

Garth: Now, many programs in departments actually offer opportunities for you to earn some money while you're in graduate school, so there's funding opportunities for graduate school. And I'm going to talk here about some of the more common types of funding and give you brief definitions of them and these are things that you should feel comfortable asking about any program that you're considering. So teaching assistantships are pretty straightforward, they're very common and this is what you think of, you received funding from your department, so it could be a salary or a stipend. And this is in return for teaching services, so you might help a faculty member teach a large class like a 300 person undergraduate class. Or as you get more advanced, you might be the person teaching a smaller class on your own. And so in return for the service, then the department or the university would provide you some funds that could help cover the cost of living in your tuition. The second type of assistantship is called research assistantship and these are funds that you received because you're providing research services -- that is, you're participating or you're helping some faculty member or someone else in the institution conduct experiments or research. And the way this works is the faculty member at the university usually applies to some outside organizations such as NIH, the Department of Health, Department of Defense, the National Science Foundation, and they received money to undertake a research program or to answer questions for those organizations and they can use some of that money to hire help on the research project. So when this happens, you're usually paid by that faculty member's research grants and in this particular situation, you would be working for that faculty member. In some situations, the work that you're doing might also be part of your research thesis and so you would be working in the lab of your faculty adviser or mentor. In some situations, you might be paid working in someone else's lab but it might not be the research that's contributing to your actual thesis, so you might want to ask about those types of scenarios at the departments that you're looking into. The final type are scholarships and fellowships and these are funds that, you know, the definition that we use here, these are funds that usually you receive that are not tied to any services. This might come from private foundations, you

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might have won an award at the university and so they would be able to give you some funds to help cover the costs and so, you know, those are -- think of it as, you know, grants. This is free money that you can receive. Now, underlying all these things is a concept called tuition remission and this is a very important concept that you should remember when you're thinking about applying to graduate school. And what that is is tuition remission occurs when the department or the university gives you a discount on the cost of tuition. So you don't have to pay all of the tuition, it could be partial or full and they usually are tied to when you're in a TAship, you could receive tuition remission, when you're doing a research assistantship. Some of the money that the faculty member receives can help pay the tuition cost. Some fellowships and scholarships, they only apply to tuitions so they would be coming directly towards reducing the amount of money that you could pay. And, again, some of them come with partials. They might only cover half your tuition or a quarter of it or a certain number like \$1,000 a month or \$1,000 a year or they could be full, whatever the tuition happens to be at that time, they will completely cover it.

Funding for Graduate School

	Departments Offering (%)	Median Stipend Offered (\$)	Department Offering Full Remission (%)
Teaching Assistant	86.9	12,000	46.4
Research Assistant	84.7	12,355	46.6
Fellowship/ Scholarship	75.4	12,300	35.8

Garth: This is a chart from the Graduate Study in Psychology book that Nabil and Eddy have both mentioned before and that comes from my office. And in this particular situation, we surveyed all the departments participating in the book and asked them about offering teaching assistantships, research assistantships or fellowships, and fellowships at their department to first year students. So you can see that one of the most common forms of assistantship for first year students is teaching assistantship. We ask them what the median stipend was, so this was how much money did that person receive per academic year for doing that work and then we asked how many departments that reported that the teaching assistantship come with full remission. So you could see almost half of them said that when they provide a teaching assistantship for a student, not only do they get the \$12,000 but they don't have to worry about paying tuition, they get full tuition remission. And you can see the similar numbers for doing a research fellowship, usually a little bit higher, it's about the same number of programs that offered tuition remission. And scholarships and fellowships, not as high, not as common because they could come from outside resources, the funding is about the same but they often don't come with tuition remission, so they're lower. These would be important questions that you would want to ask. You want to ask about what types of funding students received, a variation across all these, are they able to get them just their first year and throughout the entire year of the program.

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)

Garth: So actually that's just the questions that I told you you want to ask about. You want to see what kind of funding is available at the department, how many students are funded, so what percentage of students get that type of funding in their first year, their second year, their third year, how are they typically funded, if they received tuition waivers or tuition remission and what's the value of the stipend there, how do they determine who gets these assistantships, researchships and fellowships, that's an important process that you'd want to know. And you want to know many students are funded and this is particularly different than saying how many students get financial aid. They might want to tell you how many students are receiving financial aid meaning they get loans and awards. But your first question is how much of it is funded through those assistantships that we talked about where you don't have to borrow money and return in a year, there's no expectation of paying it back, you're paying it back through the service that you're providing by teaching or doing research.

Debt Associated with Graduate Education

Debt =

(Financial Assistance + Tuition Remission)

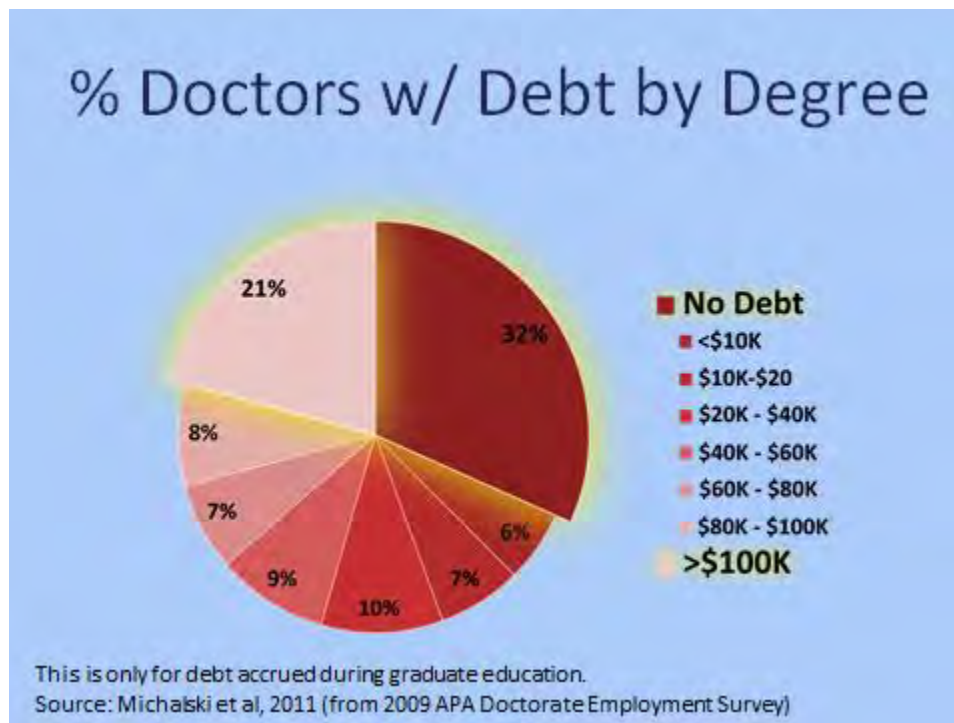
minus

(Tuition + Costs of living)

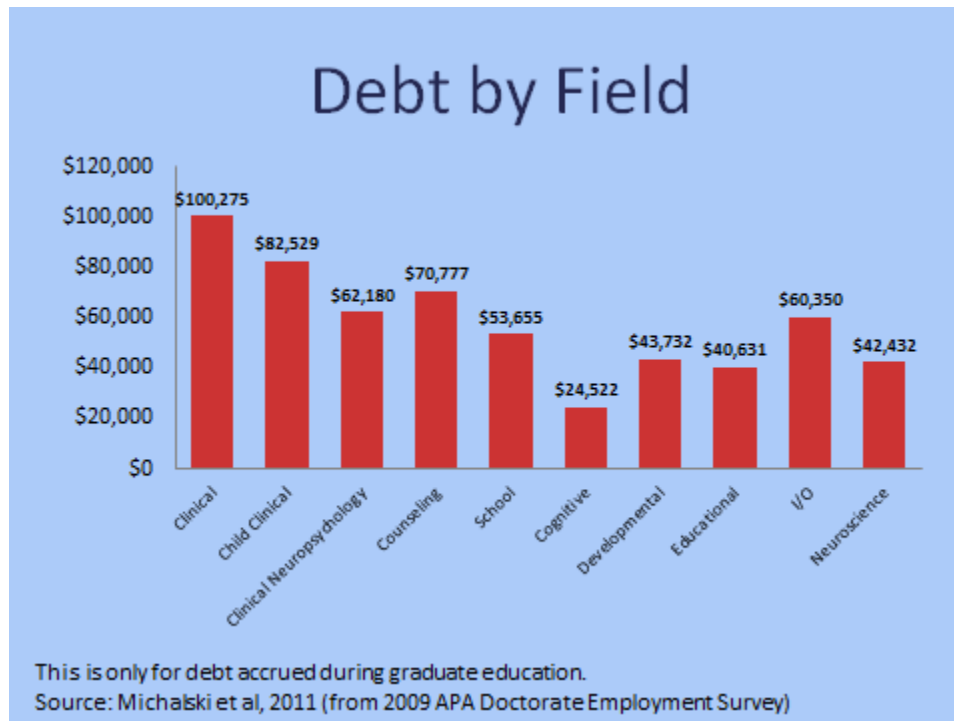
Debt is another way to get at costs

- How many students take out student loans?
- How much debt do students have upon graduation?
- What kind of loans do students get? Federal? Private loans?

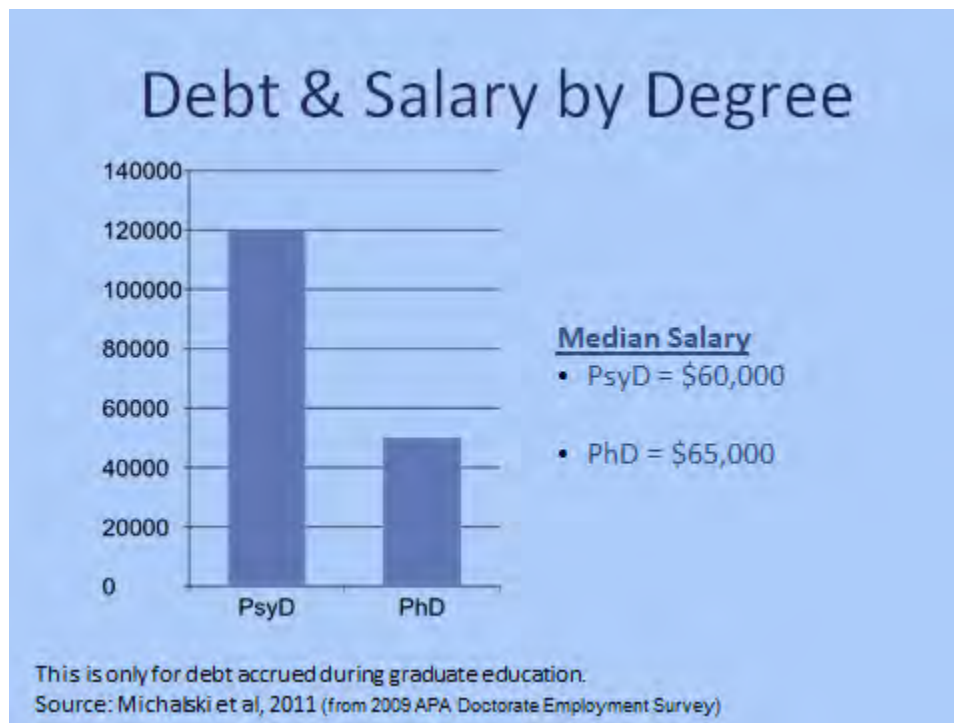
Garth: So with these two pieces of information, you can actually start to determine, will I have any debt associated with my graduate education. I tell students that they can think of debt in a fairly simple equation like this, the amount of debt that would be related to your graduate education is how much financial assistance you're able to receive, so those funding sources, the TAs, the RAships, the research-ships, whether or not you get tuition remission and then you subtract from that the cost of tuition and fees and all those other costs of living that you're going to have, renting your apartment, paying for your insurance, insuring your car or paying for transportation. And so this is a good way for you to also kind of do some assessment about the costs when applying to graduate schools. You want to ask students -- ask the program: Well, after it's all said and done, how many students end up taking out loans to complete your programs. So in other words, for how many does this equation not balance itself out? How much debt do students have upon graduation? And you want to ask exactly as Nabil had point out earlier, you want to know what kind of students do get loans. And we really do advocate federal over private but there's those options that students can put together.



Garth: This is a chart that comes from the APA and it's a doctoral survey that they did a number of years ago showing the number or the percentage of doctoral degree candidates, so these are PhDs or PsyDs and how much debt they have. And so you could see that a lot of students had no debt, 32% had no debt. And then as we go around the circle, you could see that the amount of debt usually stays around 10% in different categories, up until we see that 21% of students had well over \$100,000 of debt. So there's a wide variety in the debt that students would assume at the doctoral level when they're going to graduate school. It's the same basically for master's students, there's a wide variety of debt. Actually, it's sometimes a little harder to find some of those researchships and those assistantships at the master's program level. They are out there and you would need to ask specifically about those.



Garth: This is a chart that also shows you the amount of debt for the different fields at the doctoral level and so you can see there's also a wide variety of the median for those who have debt, the median amount of debt that they acquire through graduate study. So this is only for debt that's accrued during their graduate education. So remember, if you have debt from your undergraduate education, you're going to be adding this on top of it. And we see that the highest debt comes from those individuals studying clinical, child clinical, clinical neuropsychology, counseling psychology. And the least or the smallest amount of debt when they do have debt comes from those programs in cognitive sciences, behavioral neurosciences or biopsychology, even in the educational and school programs. So there's a wide variety of debt and this again is a factor of what the tuition might be for the programs and the department or program's ability to offer these individuals research and teaching assistantships throughout the entire duration of the program.



Garth: We also find that there is a significant difference in the type of debt that incurred when there is debt by the type of degree that you have at the doctoral level. And so we see that those individuals who pursue and get PsyDs carry as a median amounts of about \$120,000 in debt from graduate study while those individuals in PhD programs, when they do have debt, it's closer to \$50,000. So there's a vast difference again in the amount of debt that you would incur depending on the type of program and degree that you want to pursue. And I think it's really important to take a look from that same survey the median salary for individuals after they complete their postdoctoral training and they get their first job. And so we see that for individuals with PsyD degrees from that same survey, their median salary was around \$60,000 a year and those with PhDs were \$65,000 a year. So you want to take these factors into consideration again when you're looking at the types of programs and the degrees that you would be pursuing, think about how much debt you're willing to incur and what your ability would be to pay it off over the long run.

How much does that debt cost?

50 th Percentile of Debt (MEDIAN)		
Borrowed	Total Paid Back after 10 years with 6.8% interest	Monthly Payment (10 / 30 years)
PsyD 120,000	165,716	1,381 / 782
PhD 50,000	69,048	575 / 326

Garth: And that's what this next figure is to help you think through. So in this chart, what we've done is take the median debt that has been accrued by individuals in PsyD programs and those in PhD programs and said, how much money would you be paying back from the debt if it took you 10 years to do it and we assume the 6.8 interest rate and I think at that time, that was the prime interest rate for federal grants or, excuse me, for federal loans and the federal loans interest rate does vary by year to year, so you want to make sure that as you are taking out loans every year, you pay attention to what the interest rate would be. So you could see that if you had \$120,000 in debt, then you would pay about \$165,000 total. And if you did a 10-year payment, this is what your monthly payment would be, \$1,300 whereas if you did a 30-year payment, it would be \$700. And here's the similar -- the same analysis for the PhD programs, their total accumulated debt that they would be paying back is just short of \$70,000 and their monthly payment for 10 years would be \$575 and at 30 years, it would \$326.

Sampling of forgiveness/ repayment options

Organization	Their Repayment	Your Commitment	Eligibility
National Health Service Corps	Up to \$170,000	2-5 years	Licensed to <u>practice clinically</u> in state where employer located, must be at approved site.
US Federal Government Jobs	Up to \$10,000 per year; \$60,000 max	3 years	<u>Varies</u>
National Institutes of Health	Up to \$35,000 per year	2 years	Pediatric, health disparity, fertility or clinical <u>research</u> for people from "disadvantaged" backgrounds
Indian Health Service	\$40,000 - 60,000	2-3 years	<u>Practice</u>
Public Service Loan Forgiveness Program	Remainder after 120 payments	About 10 years	Only federal direct loans. Payments made under qualifying plan while working in public service / non-profit org. <u>Research, practice, and other.</u>

See full list at www.apa.org/apags/resources/loan-repayment.pdf

Garth: When you do have debt, there are actual options that graduate students -- doctoral students in psychology can apply for federal programs where they might get some forgiveness or repayment options and these are programs that are put together by both state and federal organizations or institutions that want to try and increase both the research and the psychological services that are provided to individuals within their state or their organization. And so some of the examples are just the National Health Service Corps, you could get repayment up to \$170,000. There's some time commitment with it. These are for individuals who are licensed to practice clinically in a state where employees -- where the employer is located, so these again are trying to match need for psychologists and health services to where individuals are. We have the U.S. Federal Jobs program. You can get up to \$10,000 per year for a maximum of \$60,000. The eligibility varies but these are all programs you can go and learn more about as you're approaching the end of your training. The National Institutes of Health have a number of grant -- forgiveness programs that they can give you. These are for individuals that are looking at pediatric and health disparities. They're doing both clinical -- they are doing clinical research. And the Indian Health Services can offer money and these are for individuals who are doing practice so they'd be applying health services. So there's a number of examples that you can see and there's a fuller list when you get the slides that you can find at the APAGS's website. They've done a great job of collecting that information for you.

Learn More about Costs and Funding for Graduate School

Sources of Funding:

<https://www.apa.org/education/grad/funding.aspx>



Garth: You can also learn more about the costs and funding for graduate school by going to the psychology -- or by going to an APA website called Sources of Funding and there's the link for it. There's also a video and an article that's been written in the Psychology Student Network called The Costs of Paying for Graduate School and it goes through some of these things in greater detail and gives you more information about the costs and debt associated with graduate school that was just covered.

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.*

Garth: And when it's all said and done, you'll be able to download materials that we talked about here at the slides. There are a number -- there's that wonderful infographics that was out there before. There's comparison sheets that you can see. There's a great infographic about the debt that's carried showing the differences in debt and income across the different types of degrees and programs. And all registrants will be emailed this link that will allow you to download the slides and look at all the resources that we talked about today.

Ask your questions!

Garth: And so I think with that, I'll ask Eddy and Nabil to come back on and we'll be going through some of the questions that we received and any that were coming in. So, Nabil, do you want to start us off with this?

Nabil: Sure. So the first question we have is **I'm an older student, are there any special considerations I should think about when applying?** And so older students, non-traditional students we call them, I think you might want to think about geography of graduate programs because you may be settled where you're living. So this is where the book Graduate Study in Psychology can be really helpful. It's organized by state, what programs are in each state you could look up, what graduate programs there are and you may be surprised what programs might offer a master's or a doctorate. Funding I think is a big question because if you have a family, if you have kids, life on a graduate student stipend is pretty tough. So you may want to think about that. And then I would look at -- I would ask questions to the program about what -- how could they support you while you are getting your degree. It might be helpful to know if do they have other students who are retraining as well or if they have students, you know, older than 30 or whatever age range. I could tell you right now that students are able to get their degrees, you know, mid-career or even late career. I just met a psychologist who got her degree at 70. So it is possible to get your degree later on in life. So I do want to encourage those of you who are interested in it to pursue it. Garth, why don't you take the next question.

Garth: Sure. Can you read it out? I don't think I have them.

Nabil: Oh, so the next question is **I have a family to support, can't travel -- any suggestions for ideas for applying and interviewing for graduate school?**

Garth: You know, I think it's very similar to the conversation we just had. Most graduate programs require some form of residency that you'll have to be on site, you have to be participating in live courses. So you're going to have to balance that and as the program questions about those things. We do contain -- we do carry information in the Graduate Study in Psychology book if the campus has childcare facilities and family support facilities, so that might be a question that you'd want to ask. So those are the considerations that you want to think about. You know, it's very hard to -- you have to balance that out with what kind of demands it would put on you and your family, how much time could you spend away and how long you might want to take to do your degree. Perhaps that's something you could draw over longer time if this is something you want to do and it would have -- it would lessen the impact on your family in that situation.

Nabil: Okay. I will answer the question, **what can you do with a master's degree in clinical psychology without a doctorate, without a PhD or a PsyD?** So career options for those with a master's degree in clinical and frankly for pretty much any of the master's programs, you can do jobs in research. You could, you know, many research -- many professors and research scientists have project managers that manage their grants and manage their projects so there's opportunities for that in research. If you are in clinical like this person who's asking, there's a possibility of getting licensed, if you have done supervised hours, you might be eligible for the licensed professional counselor practice degree or license at the state level and that would require two years of practice, of supervised practice after your master's degree, but it certainly an option. You do want to investigate that in your state. And then there's the types of careers that you might be eligible if you had a liberal arts degree but you would because of your having a master's you might have a better chance, so program managers, program development, lots of non-profits have ongoing programs. The American Psychological Association has lots of folks with master's degrees who run committees and run offices. So there are a variety of places that you could work with a master's degree in clinical psych or in other master's degrees.

Garth, the next question we have is **should I get a master's degree first? Should I apply to a master's program first?**

Garth: Now, that's a very good question. I think there's a number of things to consider here. I think individuals apply to master's programs for various reasons. One is they want to kind of tip their toe in the water, you know, do they really want to go into this field, is this something that they want to spend longer time studying at the doctoral degree. So getting a master's degree is a great opportunity to say, is this really what I want to do for the next five or six years of my life including post-doc experience depending on the field that you're in. Other individuals will go get a master's degree because they want to increase their academic credentials. They might feel that they're not as competitive for the doctoral degree that they want and so by applying to a master's program, they can increase their GPA, they can get some really necessary needed research experience and they can make their credentials match better what they -- the credentials of the incoming students and the programs that they're interested. So it really depends on how your self-assessment is, what you're really looking for and, you know, what you'd want to do with the master's degree. I don't think it's absolutely necessary to go to master's school before a doctoral program, many people just go straight through, it's just what works best for you.

Nabil: So the next question I'll answer is **should I get work experience first before applying to graduate school?** I think this can really help you if you didn't have a chance to get some of the experiences that you need to apply to graduate school, particularly if you didn't have research experience. So you could get a job potentially working full time or part time with a bachelor's degree doing research. In DC, the National Institute of Health has lots of opportunities. They need people to run their studies and they have lots of opportunities for research there and most major research universities will have opportunities at the post baccalaureate level. Also, if you get a job -- you could get a job potentially doing some kind of clinical type of work. For example, my area of interest was autism when I was applying to grad school, actually, still is, and right now, there's lots of jobs doing applied behavior analysis, being a therapist in schools and that would be a great option if you want to get some more clinical experience and, you know, dip your toes in the water, do you like to do this full time, would you like to do some more program management, you know, managing cases in applied behavior analysis. That's the kind of job you could get. There are jobs with treatment programs. So there are different types of jobs like that. I think you want to find a job that uses your experience and can prepare you for graduate school if you're thinking about that. So the best would be the most applied. Getting a job that is not using your psychology degree might not really help you in the process of applying to graduate school. Okay. So, Garth, I have a question, **what do grad schools weigh the most in their application process?**

Garth: That's a very good question and, in fact, we asked that question of departments when we do the annual survey in Graduate Study in Psychology, so you can see that each individual departments will tell you how much they rank things like overall grade point average courses, were you a psychology major, interview. But by and far, the thing that departments put the most weight upon is your research experience or your clinical experience depending on the type of program that you're going into, and your interview. All programs have some interview as the final stage, they put a lot of weight on the interview. They put a lot of weight on the personal statement. They want to see that you're actually interested in their program and the type of training and preparation that they provide. And they put weight on the letters of recommendation and they want letters of recommendation from people who know your academic and research capabilities. So, you know, getting a recommendation from the really famous chair in your department who doesn't even know your name doesn't carry much weight and getting the recommendation from that faculty member who taught you advance statistic scores or who helped you with your lab course or who did your developmental course and knows your academic potential, that carries a lot of weight.

Nabil: Okay. I see a question online, **what are some good job resources?** So APA has a job bank, if you will, called PsycCareers, so if you go into the APA website, apa.org and look up Psyccareers, there, you can see the types of jobs that are advertised within APA and those jobs are going to lean doctoral because we do focus on doctoral education. But there may be some master's level jobs there. If you are interested in being a professor, another type of resource would be the Chronicle of Higher Education which lists academic positions both like department, you know, psychology department kind of jobs but also administration level types of jobs, you know, if you want to work at the dean's office or student life or something like that. **What other resources, Garth, do you think there might be for jobs?**

Garth: That's, you know, a really great question. For those individuals who do -- who are going to go and take experimental, cognitive, biopsychology or neuroscience, there's job banks at other organizations

like the American Association for the Advancement of Science, a job bank called Science Careers. The Academic Journals that your faculty members publish their research in, those are organizations often have job listing in the back, so they'd be looking for individuals that can, you know, at either the master's or doctoral level who can come work on projects with them. Depending on your interests and, you know, like I mentioned before -- or depending on your training but I mentioned before that usually, you join specific professional societies or divisions within APA, so for example, the industrial-organizational divisions, SIOP -- this is Society for Industrial Organizational Psychology -- they have a very wonderful job bank for individuals with master's and doctoral degrees in industrial-organizational psychology. So there's lots of resources. What you find is you start thinking about what kind of area, what kind of job you want and then based upon that categorization, you'll find that that's where those individuals, those organizations would go to list their job opens.

Nabil: Okay. I've got a bunch of questions online so I'm going to read one and see if I can -- see if we can answer this one. So this question is **when applying to graduate school, it seems very daunting to assess if you'll be able to live on whatever stipend or financial assistance you may receive from the university. How do you factor cost of living into your decision especially when you're really attracted to a program?** So there are a couple ways to do this. There are calculators, so you can look at the cost of living in a city, so you could look for those cost of living calculators, number one. Number two, I would say look online and see how much apartments cost, how much -- I mean, there are some things that we sort of know are going to be constant, you know, the cost of gas -- your car payment is going to stay the same, your gasoline may vary a little bit but you could pretty much make a guesstimate of it. But your rent and insurance may vary, so you want to look up those costs. And then it is tough, you know, it's not easy particularly if you're looking at urban areas. You know, Washington DC is very expensive area but there's also ways to cheapen the costs such as having a roommate, living a little bit further out so that -- often just a couple miles makes a big difference in the amount of rent you pay. So there are ways to do it but you want to sort of be thoughtful and calculate those strategies out. Okay. **If I have to take a year off post-college, how can I find opportunities to work in a psychology research lab?** Why don't you answer that question, Garth?

Garth: I was just going to say that. It sounds like a really good one. So, you know, I think there's lots of opportunities for you to go find research experience especially if you're taking a year off from college. You know, the best places to find that type of research experience is in a college town. So if you're in a city where there's a lot of academic research centers, hospitals, universities, lots of those faculty members have research grants like we talked about before and they are often looking for individuals that come in and do research for them. So I think that is something that you can do, you can look for opportunities there. Depending on the field of psychology that you want to go into, the type of research experience that you're getting might come from a company, industrial organizational psychology. There's lots of individuals that do human factors in their work, so like a company would study how individuals interact with computers or with cars and interfaces and things like that and working with them could be a really great opportunity. If you're interested in kind of the human interactions and business aspects of industrial-organizational psychology, doing some research or working with an organization and a company, they do often do a lot of their own studies of how employees are satisfied with their work environment, what the benefits that are being offered and things like that. And I think the last thing you can look at are the large national labs, so if you happen to live in an area or near an area where there's a

VA hospital or Department of Energy, some of the military branches have research centers and you can go get research experience in those places also. I think what it really boils down to, again, is thinking very strategically about the type of training and program that you want to have as a graduate student and making sure that the experience that you find before you go is matches that as closely as it can.

Nabil: I had a question from Karen: **Can you talk about the pre-doc and postdoc internship, externship experience for clinical doctoral psychology students?** I can answer that question. So in your doc program, most programs will provide you with opportunities for practicum, is what they're called typically, or externships and these are typically two-, maybe three-day per week experiences where you might go to a local hospital, a local VA clinic or community mental health center and do supervised applied work. So a typical day might be seeing some patients for assessment or therapy, getting supervision, maybe case conference where you'll discuss cases with psychologists and other externs there. Those are usually organized by your program or in some big cities, there may be a competitive application process within the city. I know in DC, universities like Catholic, American, George Washington, University of Maryland, they sort of all apply for and compete in the same types of sites like Children's National Hospital in DC, the DC VA, other places like that. The internship is a one-year internship. It is a big step. There's a whole process for applying online. There's a whole organized system for that. If you get to that point, you'll be working with APPIC, the Association for Psychology Postdoctoral and Internship Centers. They have a website where you'll do your search and identify internship sites and then the deadlines are actually this month right now, November 1 to through 30th are the deadlines and then interviews occur typically late December through the month of January. And then there's a match system very similar to the residency match system that occurs in mid-February. That is a competitive process. There aren't enough internships for all the students who want an accredited internship, so that's why we encourage looking at the match rate to APA accredited internships when you're applying to graduate school. I think it's really important to look at that match rate and see what you are getting into. So, Garth, have you been looking at some of the questions?

Garth: Yes. I have a question here that I think is really good and I would like to answer: **When do you apply for these teaching research assistantships and fellowships? Are you applying for them when you apply to the program, to graduate school itself, or do you have to do that after you've been accepted?** And the answer is both, so in some regards, when you're applying to the graduate program, you would want to ask about the types of research assistantships and teaching assistantships they give to first year students and how they go about giving them. So they might tell you that in addition to getting in, you might have to actually submit a separate application to the fellowship or the teaching-ship -- teaching assistantship program. Some of them just say, as a condition of being accepted, we have that spot for you. So while applying to graduate school, that might be one of the factors that they're considering is, you know, do they feel that you are someone that would fit well at the research project and things like that. In some instances, some of the fellowships and some research assistantships you will apply to after you've been in school for a couple of years. So two good examples of those are, you know, second year students in graduate school can apply to the National Science Foundation for a training grant and this would be a research assistantship that comes directly to you, so you would work with your research adviser and you'd put together a proposal and you submit it to the National Science Foundation, the university would support you or they should support you. So that would be a question you want to ask if you were interested -- what kind of support do they give you for applying. And then you would

receive that money and it would probably come and help you through your third and fourth and fifth year of research. Another example is the National Institutes of Health, which does a very similar program that are called NRSA awards but they're set aside for graduate students. So it really does vary and that's one of the reasons why before you were looking at programs and you start selecting which ones would be, you know, your top picks, you ask those types of questions to understand, you know, to be prepared and what kind of environment you're moving into.

Nabil: So the question I have is: **Is there anything a non-traditional student can do to tip the scale in their favor as far as being accepted in their program of choice.** Assuming funding and geography are not an issue, if funding and geography are not an issue, then you're in a real good shape. You're actually in the same position that a student who's graduating at 22 is in. So I'll answer this question with a couple of things in mind. I think first, get the experiences that you would need to get into graduate school. So you want to be getting the research experience. You want to be getting the clinical experience and you want to be getting, you know, if you can be a TA or something like that, but really get the experiences that you need to apply to graduate school. Second I would say, you want to make the case for why you are retraining. So if you have transferrable skills or if you have some questions that made you shift, for example, let's say you were a lawyer and you were a guardian ad litem and realized you were really very interested in working with children who had been abused and then you realized that's what you wanted to do, then you could talk about your work experience and how that influence your decision to change careers. If that isn't the case, then you could about transferable skills, management skills. Project management skills are very helpful in research. And so I think those are a couple ways that you can do that. For people who are -- I do want to answer the question for people who are stuck in their area, who have to stay, you want the research programs that, you know, you want to look at the types of programs that are there and do you match their interests. So if your interests match a faculty person, that will greatly improve your chances.

Thank you and best wishes!

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We really appreciate your participation in this webinar. I want to thank Dr. Fowler and Dr. Ameen here for presenting this workshop. We want to thank Psi Chi for making this available to all of you. We really hope that you can use this as a chance to talk to your Psi Chi clubs and talk about graduate school. So we wish you the very best. Good luck in your applications. And if when you become a psychology graduate student, join APAGS and join APA as a student affiliate. Thank you very much.