



AMERICAN
PSYCHOLOGICAL
ASSOCIATION

BECOMING A PSYCHOLOGICAL SCIENTIST: A SERIES TO SUCCESSFULLY APPLY TO GRAD SCHOOL AND HELP DIVERSIFY THE FIELD:

SESSION 7: HOW TO AFFORD APPLYING TO AND ATTENDING GRADUATE SCHOOL

TRANSCRIPT

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Dr. Mitch Prinstein: Hi, I'm Dr. Mitch Prinstein, the Chief Science Officer for the American Psychological Association, and I'm excited to present this next video on *Becoming A Psychological Scientist: A Series to Successfully Apply to Graduate School and Help Diversify the Field*. This is a series where we're walking folks through every step of the application process and addressing some of the systemic barriers that have kept our field from being as diverse as we need in order to properly do psychological science and represent all humans' behavior.

Our videos are walking you through every step, including things you should know before you apply, how to write your essays, and interview, specific guidance for students of color, selecting programs that are good fits for you, and applying to post-bacc positions.

In this video, I want to talk about one of the systemic barriers that has kept our field from being as diverse as we would like. That is the extent to which it's expensive to apply and to attend graduate school. We know that that's a barrier that could lead for our field to only be populated by those who can afford to go to graduate school. That's not what we want. In this video, while not exhaustive, we're going to talk about a variety of different factors and resources that are available to help you understand how everyone has a chance to successfully apply and afford getting through the application process and the graduate school years as well.

We're going to talk specifically about some of the costs and solutions when applying, the costs and the solutions while attending graduate school, and paying off student loans after graduate school. This is not an exhaustive list, and it's just the start of addressing systemic barriers, but an important start, so everyone has the same resources available.

Applying to graduate school is indeed expensive, and those costs come from a variety of places. One of those, of course, is the fee that you must pay for each application that you submit, which can sometimes be quite pricey. Many students apply to at least 10, maybe up to 15 graduate schools, so that can really add up to a lot of money. Taking the GRE exams for those schools that still require them and making sure those scores are sent to each of the universities that you're applying to, each costs a fee as well.

A lot of graduate schools will ask for folks to come and do an interview, and it is the case that many of those folks will expect people to come and interview in person. In some cases, particularly in the area of clinical science, folks will be expected to pay for their own fees to be able to attend each of those interviews. That's not to mention a variety of additional expenses, the costs to buy the clothes you need for that interview, the costs that come from the time away from your job or caring for family members while you're engaging in that application process. I'm going to briefly tell you about a few resources that can help you with each of these.

Application fees can be waived or substantially reduced when you apply to each graduate school, but importantly, you probably won't find the information about how to get those fee reductions or waivers if you look at the psychology department website. Because on a lot of universities, the psychology graduate program is administered by the overall graduate school of the university, and the fee that you're paying to apply doesn't go to the psych department, it actually goes to the graduate school.

Although you might have spent a lot of time while investigating graduate schools on the psychology department's website, you need to go ahead and navigate to the university's graduate school department-- Excuse me, the graduate school's website. There, you'll find there's information likely available about how to request and receive a waiver or a reduction in your fees. I wish that was a little bit easier to find, but it should be there in most universities, and that is an important resource that might not be as easy to find otherwise.

Similarly, the GRE does have a website available to help you get a fee reduction or a waiver for taking the GRE exam, and also for the cost to send your report to each of the universities that you're applying to. Now, many departments are recognizing that in order to truly adhere to their commitment to diversify the fields, they need to recognize that the costs to attend interviews can become a significant barrier. There are a variety of different ways the departments have addressed this, but it may or may not be something that has been long implemented at those schools and it may not appear on their websites.

You should feel absolutely free, in fact, even remind folks that those are important considerations, so please do feel free to ask department heads, the director of the program, or the potential mentor that you're thinking about working with if they do have those resources available, or if you can do your interview over Zoom instead. Hopefully, this is something that will be developing across more departments over time.

Of course, unfortunately, the additional expenses that are in play when it comes to applying have not been addressed as much as they need, but I want to tell you about some other resources available that can really help. For instance, if you haven't heard of the McNair Scholars Program, it's a fantastic program that supports folks through their undergraduate years and through the actual costs and time to apply for graduate school. Graduate school is an important outcome in the McNair Scholars Program. There is a great recognition of not only instrumental aid but also support and great interpersonal resources to help folks through that process.

I'd also like to call your attention to what's called a diversity supplement that's offered through the National Institutes of Health. Now, a diversity supplement is something that's awarded to a principal investigator and to a person who qualifies in one of the many areas of diversity that the NIH has determined to give a PI who holds an NIH grant already extra funds to train somebody who meets diversity criteria.

The way that this works is after somebody already has an NIH grant, they can apply jointly with a student and a relatively small application, a plan for what training that student would get if they came and worked with that professor for one, two, or three years or so. Now, the funds that you get through an NIH diversity supplement can be used to support a training plan that includes applying to graduate school.

The way in which you can pursue this, check out this link, but also, you want to go ahead and contact a PI, a principal investigator who holds an NIH grant, ask them if they would be willing to sponsor you for a diversity supplement, and then together, you write that application. It's not terribly long, and it is a very excellent mechanism to try and add funds to encourage more diversity into the field. Check it out. To find out who has an NIH grant, Google NIH RePORTER, and there's a great advanced search on there with a database that you can go ahead and find people in the area of research that you're interested in.

I want to quickly pivot to talking about the expenses and solutions in graduate school. Now, of course, when you go to graduate school, you're going to be spending full-time in school. There are some schools that allow part time, which is fantastic for those that are supporting families or have to earn a wage to support others while they're in graduate school. To date, most of the graduate programs, however, are full-time, and that is, of course, an important barrier. Graduate schools are located in all different communities around the country, so one thing that's very important is to understand the cost of living within each of those communities, to understand how easy it will be to be able to live there as a graduate student.

Psychological scientists are often encouraged to submit presentations to conferences and attend those conferences to network and meet others that they can collaborate with or one day go and work with as a postdoc or as a professor. Getting to each of those conferences costs money, but there are funds available at many universities to help support those funds, or many departments who are willing to give money to students to help them with conference travel.

For those who are clinical scientists, you will likely end up applying to pre-doctoral internship programs in your final year of graduate school, which is also a potential costly process. I'd like to tell you about a few solutions that are out there. First of all, at most PhD programs, at nonprofit institutions, so you have to really check about whether a university is a for-profit university or a non-profit institution. At the non-profits, you will almost always find that your tuition is completely waived, so you are not going to pay a dime in tuition to go to graduate school. You'll also find that you're given an assistantship to be in graduate school. Now, the assistantship can come from being a TA or from being a research assistant.

You probably remember TAs from your undergrad. The job is really to assist the teacher in preparing their lectures, to grade the exams. You're supposed to do that for between 10 to 15 hours a week while in graduate school. Almost everybody in graduate school has a teaching or a research assistantship, so the experience has that kind of job built into it by definition. It's not a very high stipend. Usually, the stipend that you are getting would be somewhere in the high \$20,000 or \$30,000. For that reason, many graduate students take out student loans to help support them. Stay tuned. I want to tell you a little bit about some programs available to have those loans paid off for you.

Also, I should mention that many universities will offer a university fellowship. That means that you're going to get that stipend without having to do any teaching or research assistantship responsibilities. Many of those university fellowships are developed to try and enhance diversity within the university. That's something you can ask about. Again, go to the graduate school's website to learn about a lot of those. They may not be posted on the psych department's website.

I want to tell you about some additional opportunities as well. We've already talked about the NIH diversity supplements, but also, it's really important to know about the National Science Foundation's Graduate Research Fellowships. Now, you can apply for these either before you go to graduate school or in your first or second year of graduate school, and that's it. You can only apply at those times. If you apply, they actually offer quite a generous stipend for folks if they are able to talk about their dedication and commitment and ideas for how they're going to apply science to address some of the important topics of our time.

There are many, many NSF Graduate Research Fellowships, hundreds and hundreds that are given out, many of which are given out for psychological scientists. There is a priority on using these fellowships to help diversify the field in many, many different ways, across many different definitions of diversity. Please do check those out. Those are fantastic opportunities.

A little bit later in your graduate career, usually, once you're starting to think about your dissertation research, you're able to apply for what's called an NIH F31 or a National Research Service Award. Again, these are fantastic awards that are given in some cases specifically for diversity, where you're proposing a training plan, you're proposing a research study, and you're also being evaluated on your experiences to date. It is a application that takes some work to put together, but most universities have many resources to help you put that together, if not even templates or prior examples of successful applications. That will give you some fantastic funds for you to be able to cover all of your living expenses while you're engaged in your graduate studies and some additional expenses as well to help you with training experiences. The websites are here. Check that out.

Now, most of us who couldn't afford to go to graduate school had to take out student loans. When you take out student loans, they really can accrue to be quite a big number by the time you graduate after five years of graduate school. It's really daunting and it's really a big concern by the time you graduate, and you have this huge mass of debt. I wanted you

to know about a fantastic program that's called the National Institutes of Health Loan Repayment Program. This is also an amazing program that if you apply in one of these six areas of research, you're talking about what it is that you hope to do in your career as a researcher and what you plan to do over the next one to two years, you actually get money in your pocket.

Actually, I should say the money is sent to your lender to directly pay off your student loans. This is a fantastic program because literally, they are paying down your loans for you and even accounting for the taxes that you would have to pay on that loan repayment income. It is fantastic. The application is not terribly cumbersome. They give out many of these awards. They are specific to folks who are committed to a year or two of work, and hopefully, a research career afterwards. This is a fantastic opportunity for psychological scientists to pay down all of your loans. You can apply for it every few years if you still have loans to pay down, and they'll pay it all down if you keep on applying over and over and receiving it over and over, which many, many people do. They're pretty good success rates on this, so this is a great opportunity as well.

Of course, this does not address all of the barriers, but we're working on it as a field, and the country is really working on dedicating funds to make sure that we have all voices represented in our scientific disciplines, including psychological science. I hope this is a great start at helping you to understand what the possibilities are as we work on more ways that we can address systemic barriers and make sure that we have a psychological science workforce that reflects the entire population. Thank you so much for your attention. You can find all of our other videos to help become a psychological scientist at this website. Good luck.

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