



## La formación Part Time: Should You Study Part Time?

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When 28-year-old technology consultant Jeff Schlitt decided to go back to school to get his master's degree in computer science three years ago, he thought about going full time--but only briefly. "I was being paid too much money. It was a very simple calculation," he says. Not only did the part-time program at DePaul University in Chicago allow him to maintain his income and pocket tuition-reimbursement checks from his employer, it also let him spread out his costs over time--key advantages in light of the fact he'd just bought his first house.

Although the stereotypical graduate student is fresh out of college, the majority look a lot like Schlitt: older, established in their careers, paying mortgages, having kids. According to the latest data from the National Center for Education Statistics, the average graduate student is 33 years old. Over one half are married, and about a third have children. For many of these individuals, a full-time graduate program doesn't make sense. This reality is borne out by the statistics: Only 36 percent of all master's students and 61 percent of doctoral students go to school full time.

Many prospective graduate students struggle with the decision of whether to go full time. Figuring out just the financial part of the equation can be a challenge, says Sandy Baum, an economics professor at Skidmore College in Saratoga Springs, N.Y. Many people decide against full-time study because they need to keep earning their salary. But borrowing money to attend full time may make financial sense. It all depends on whether you're expecting to earn more money once you finish, says Baum. The greater the jump in anticipated income, the greater your incentive to attend school full time.

Moreover, income is only part of the calculus. Many loans, grants, and scholarships are available only to full-time students, and only full-time Ph.D. students are eligible for teaching and research assistantships (which pay tuition and include a small stipend). Benefits, such as access to student housing and health insurance, usually aren't offered to part-timers, either. On the other hand, many employers will pay for all or part of your degree if you continue to work for them while going to school.

It's also important to keep in mind your career goals when weighing whether to go full or part time. For those whose aim is changing fields, full-time study often makes the most sense. That's in part because people with day jobs can't participate in internships with potential employers. Also, corporate recruiters tend to favor full-timers. By contrast, part-time study often is best for people whose goal is advancing within their company or their field because they can maintain their network of professional contacts while polishing their credentials.

Prospective students should look into how welcoming a school is to part-timers. Are Saturday and evening classes offered? Do libraries, labs, and other facilities have extended hours? And is the part-time program the same quality as its full-time counterpart? In the past, many graduate schools wouldn't even allow students to enroll part time. Those schools that did often created programs for part-timers that were second-rate knockoffs of the full-time programs. That's changing, but some schools have reformed faster than others. One hallmark of quality is whether part-timers sit in the same classes as full-timers. Easy transfer of credits between full- and part-time programs is another good indicator of a quality part-time program.

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