**GradSense Talking Points**

This document contains talking points so you can tell current or potential students about [GradSense](https://gradsense.org/gradsense) and help them make informed decisions about graduate school. Please share these with your campus teams to use to talk about GradSense to current and potential students. Visit: [GradSense.org](https://gradsense.org/gradsense)

**What is GradSense?**

* GradSense is a unique online education platform to provide you the with financial knowledge necessary to choose the best path to a graduate education.
* GradSense breaks down the important factors you need to consider about graduate school. For example, why you might consider graduate school, how to determine the cost and value of a graduate degree, how to fund your degree, and important information about managing your money.
* Together, these new tools will help you determine the right path for you, so you are empowered to take those next steps in your life.

**Why Graduate School?**

* GradSense will help you explore the various reason why getting a graduate degree may be right for you.
* Many people pursue a graduate degree to be competitive in the job market. Employment in [master's-level jobs is projected to grow by 17 percent](https://www.bls.gov/careeroutlook/2018/article/graduate-degree-outlook.htm) and PhD careers by 13 percent.
* Sometimes people get graduate degrees to move up in their jobs or to gain more skills. Other times people pursue graduate degrees to follow their passions or to improve their communities. On GradSense, you can learn from your peers on how they are using their graduate degrees.

**Cost and Value**

* When deciding which graduate program you will pursue, you will need to make several decisions that will impact the cost and value of your degree. The GradSense website will walk you through questions to ask yourself so you can make the right decisions for you.
* For example, GradSense will explain how to determine the cost of attendance, evaluate an offer and how to find financial aid.
* There is a debt to earnings calculator to help you compare the amount of debt you may accrue to potential earnings.

**Funding your Degree**

* GradSense will help you explore strategies to pay for your graduate degree, including scholarships, assistantships, loans and employer support.
* There are many funding options that you need to consider, like grants and fellowships, teaching assistantships, and loans. GradSense will walk you through all of these options to help you create a funding strategy for pursuing your degree.

**Managing Your Money**

* Creating a personal budget as a graduate student is essential for effectively managing limited financial resources and minimizing stress associated with money. A well-structured budget aids in tracking expenses, prioritizing needs over wants, and ensuring that tuition fees, living costs, and other essentials are covered.
* GradSense’s resources for managing your money will foster financial discipline and help you make informed decisions about spending and saving. Check out the GradSense budget calculator to start tracking your spending today so you can plan for your future.

**The Importance of Financial Literacy**

* Financial literacy means that you as an individual have the knowledge and tools to make informed financial choices. Individuals are empowered to navigate complex financial landscapes and secure their financial well-being. Creating a budget, sticking to your budget and understanding the funding options will help you achieve your short- and long-term financial goals, that include whether or not to attend graduate school.