



**Guide for Applicants**  
to the  
**Low-Residency MFA in Creative Writing**  
at  
**Mississippi University for Women**  
**2017**

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# A Note from the Director

The following guide is geared primarily for students interested in the Low-Residency Creative Writing MFA Program at Mississippi University for Women, though I hope it may also be of use to others. These are my thoughts on our program, in other words. It is best to get as much advice as possible before embarking on a graduate degree. In addition to these remarks, you may want to consult your mentor or academic advisor, along with other resources, such as the following:

- Tom Kealey. *The Creative Writing MFA Handbook*. New York: Continuum, 2011.
- Lori A. May. *The Low-Residency MFA Handbook*. New York: Continuum, 2011.
- *Advice Articles* from AWP
- *Poets & Writers*
- *Publisher's Weekly*
- *New Pages*

I wish you the best in your writing and your studies!

Kendall Dunkelberg

Director of Creative Writing, Mississippi University for Women

## What Can (Should) an MFA Provide You?

As many people will tell you, you don't need an MFA to be a good writer. Many writers, even since the MFA became ubiquitous, have proven that point (not to mention the greats that somehow managed it before MFAs existed). So why bother (or pay for) getting a degree?

The traditional wisdom used to be that since the MFA is a terminal degree, if you had one, it meant you could always teach at the college level. But that hasn't been a given for quite awhile. For one reason, the reality always has been that to teach you needed an MFA *and significant publications* to be considered for a teaching gig. And the Association of Writers and Writing Programs (AWP) continues to maintain that significant publication ought to be considered the equivalent of an MFA.

So if an MFA in writing isn't necessary to be a writer and may not be a guarantee of becoming one (no MFA program I know of is brash enough to claim that it will be), what does a writer gain from entering a program besides 3 letters after her or his name? As a director of a Low-Residency MFA in Creative Writing, I want to consider not only "what can students expect," but also "what do we owe them." What might students who are already good writers gain from our program?

### Breadth

One way to think about the value of a creative writing degree is in terms of breadth. We all do some things well, but exposure to other writers, both the writers teaching in the program and the other student writers, can present you with new possibilities you might not have considered before. Responding to other writers whose style differs from yours can push you to think differently about your own writing, not necessarily to adopt the other writer's style, but to try something in that direction.

And of course the readings in forms and literature classes can also expose writers to new possibilities that might extend the range of writing you do, whether that is new subject matter or a new genre — in our program we encourage students to work in more than one genre and students will be exposed to other genres in the mixed-genre residency workshops. So a student's sense of the range of possibilities open to them ought to be broadened by the time they're done.

## Depth

Besides learning about more kinds of writing, an MFA program should help you become more intentional and thoughtful about the kind of writing you are most familiar with. Someone with good instincts still becomes a better writer the more he or she is conscious of the craft decisions to be made. Discussions in workshops and reading in forms classes should complicate and clarify our understanding of forms we work in. The goal is to dig deeper and get more out of the story or poem idea that might be ‘good enough’ to be published, but could be better or more rewarding (for the reader and for the writer). Ultimately, the experience of writing a thesis will present the student with the opportunity to explore a subject extensively, both in the creative writing portion and the research component. A thesis involves a defense, and the creative thesis should still involve a reading list of other creative work in the same vein, as well as theory about the genre or genres represented in the thesis. Defending the thesis based on the tradition out of which it emerges requires a deep understanding.

Either of these qualities (breadth or depth) are ones you could learn on your own through extensive reading or by cultivating a writing community that challenges you to push further and explore more options. But it can be hard to find that community or to broaden your reading habits on your own. An academic program should have these features (extensive reading and a diverse community) built in.

## Practical Knowledge

Another thing that most MFA students hope to get out of their experience (and that therefore ought to be provided as much as possible) is an entry into the writing life: specifically, networking and advice on how to become published. Though no program should promise publication — much depends on the talent and drive of the writer, after all — any MFA should be conscientious about providing its students with the information and tools they need to be successful writers, and these tools include advice and information on the publishing industry. Recently the argument has been made that no one can know what will happen to publishing in the near future. Changes in the industry are happening at a rapid pace: the publishing houses that have been dominant may or may not survive and the way that they do business may change radically. Still that is no reason to throw up our hands and say we can’t prepare students for the future.

When I was in graduate school, I would have laughed if someone had told me I would someday be teaching online. In fact, at that point, the world wide web as we know it did not yet exist. AOL was starting, there was Gopher and ftp, but html was only beginning to catch on. And yet, the graduate education that I received allowed me to adapt to a changing instructional environment, and in a similar way, the skills that we teach our students now about the publishing world as we know it today, will help them navigate the publishing world of tomorrow. And as we bring in speakers to talk about the current state of publishing, or as we help students and former students begin to get their feet in those doors, we will also learn more about how things are changing. I may not be able to predict what the world will be like in five to ten years, but I can give students the skills and the confidence to be able to navigate those changes successfully.

Besides practical knowledge of the publishing world, though, students in an MFA program should gain practical knowledge of other writing-related careers, whether that is within publishing as publicists, agents, editors, etc. or in other fields such as technical writing, public relations, writing for the web, etc. These forms of writing shouldn’t be presented as a fallback position in case you fail to ‘make it’ in the literary world, but rather as ways to combine literary writing with earning a living. We hope to accomplish this through internships, courses on new media, and seminars during full residencies that focus on publishing and other writing-related careers.

An MFA program, in other words, may not be able to guarantee a teaching career or a career as best-selling writer to all of its students (when was that ever the case?), but it should see one of its responsibilities to its students as giving them the knowledge and skills they will need to earn a living, as well as the knowledge of craft they will need to produce great literature. Too often these are presented as an either/or option, when in fact students and programs should demand both.

# When to Get Your MFA

Many students believe graduate school is the next logical step after their undergraduate career. That may or may not be true. We are conditioned by years of education to consider each graduation as an entry into a new level of education: we go from kindergarten to primary school, then to middle school, high school, and college, so why not grad school, right? We're familiar with school, and the job market can be a scary thing. Why not stay in school? We have attained the credentials necessary for the next step, so why not take it? We are at a time of our lives when we feel ready for new and challenging experiences, and we may not be tied down by other obligations, such as family or a job. We may still have loads of time before we have to start planning for our retirements or supporting others in our lives, and an MFA will lead to untold riches, right? (Well, maybe not: see the previous section). What's stopping us?

Some students do succeed in a graduate writing program directly after college, so one answer is that nothing should stop you if you feel you're ready. Some students are much more successful after they've had some time to gain life experience, become more independent writers and readers, and have some time away from academia. So why not wait? Some are afraid they'll never get that grad degree if they don't go right on after college. (What does that matter, if you have a successful life? There is no requirement to earn an advanced degree.) Some have the motivation to make changes in their lives years after their undergraduate degrees are over or they are better able to afford another degree after paying of their first student loans.

The truth is, there is no 'right' time to get an MFA for everyone, and it is a decision you'll have to consider for yourself. But you should think of it more in terms of where you are in your path as a writer than just in terms of what is the next degree you could apply for.

As I tried to indicate above, a student entering an MFA program should already be a good writer. An MFA won't make you a good writer, though it should make you a better one. If your writing isn't as strong as you can make it on your own, then your writing sample might not be strong enough (yet). If you don't have a clear idea of what you want to do as a writer, then your application might not be convincing. If you're the best writer you can be on your own, then you are at a prime time in your career for an experience like an MFA program. If not, then you might be better off waiting until you're more ready. After all, why pay for an MFA until you can get the most out of that program because you are prepared for it?

Even an undergraduate degree in creative writing doesn't necessarily prepare you for an MFA. Or in other words, it might not be enough. It may take more time and more development on your part. Or your undergraduate degree might have brought you to the point where you are ready for an MFA if you have a clear sense of yourself as a writer. And if your undergraduate degree wasn't in writing, you may still be ready to pursue a graduate writing degree. Or you may want to take some years to read, write, and find yourself as a writer.

Those years don't have to be an isolated time living in your garret and plumbing the depths of your soul. If you're not in a degree program, there are many things you can do to improve your writing. Attend summer workshops or conferences. Go on weekend retreats. Join a local writing group or take part in open mic sessions, poetry slams, literary festivals, etc. There's no point in just waiting around until you're ready for a writing MFA, in other words. Spend that time developing as a writer so that when you are ready to apply to an MFA program, you'll be really ready. And who knows, maybe you'll decide you don't need one. If so, more power to you!

But if you feel your writing is at its best and your goals as a writer are relatively clear (they will grow and change, of course, as will your writing), and if you have decided you can afford a creative writing program (more on that below), then by all means, apply. It may be time for your MFA. The programs you apply to will review your materials and give you their best assessment based on what you send and on the needs of their program.



# What to Include in the Writing Sample

The writing sample is the main ingredient of the application packet; everything else either confirms what I learn from the writing sample or rounds out the picture I have of the applicant and therefore helps me make my decision. That “everything else” primarily consists of things you have little control over because it has already been done or is based on what you’ve done: transcripts and letters of recommendation are pretty much out of your hands by this point—your statement of purpose and writing sample are the only parts you control, so concentrate on them. What should you include in your writing sample? Clearly, the obvious answer is “your best work,” but how do you decide?

## Send Us the Writing You Care Most About

Wouldn’t it be a drag to be admitted into a program on the strengths of your most polished piece of writing that doesn’t represent the kind of writer you really want to be? You might end up in a program whose values are very different from your own. On the other hand, if you send me the poem you wrote last night because it’s the one you love most right now (but tomorrow that may be different), chances are that poem will be too rough and won’t adequately represent your capabilities. So strike a balance: somewhere between the stories or poems that have been workshopped to death over the years (and are polished but not alive for you anymore) and the stories or poems that you wrote last week (that haven’t had a chance to really mature). This should result in work that represents you well, that is the kind of writing you want to continue to do, and that is work you’ve had a chance to fully explore and make as good as possible.

It is most common to send work in one genre, the main one you want to continue to work in and/or the one you feel is your strongest. We are happy to see any of the kind of writing we teach (and other forms if they best represent who you are): poetry, fiction, creative nonfiction, drama, and potentially even electronic literature (though then page counts become difficult to estimate). Since we don’t require students to declare a primary genre, we are also open to mixed-genre writing samples or cross-genre writing. We mostly want to see the kind of writing that best represents who you are and what you want to do in our program.

## Quality is More Important than Quantity

As long as you meet the minimum requirements (10 pages), there’s little need to send more. If you’re writing poems: send me 10-15, though I won’t complain if a few additional poems better represent your range as a poet. Don’t send more just to pad your writing sample; it will look weaker if it’s padded. Send only your best poems. If you’re submitting prose: don’t send me 2 stories at 40 pages. You could send 1 story as long as it’s 10 or more pages or a couple if they are less than 30 pages combined. If you write flash fiction, send enough to get within the range and send your best, but there’s no reason to send more just to get close to 30 pages. I may thank you for giving me less to read. In 10-20 pages, I should have plenty on which to base my decision, but some stories might run 30 pages. And if your absolute best story is 32 pages, I’ll consider it. But don’t send me many more than 30 pages if you can help it. Send an excerpt, if that’s your best writing, and keep it at or under 30 pages. If you want to send a mixed-genre sample, then try to have a representative mix of your best work, but don’t add pages just to have more. If you apply with a sample of fiction or of poetry, you can still take classes and potentially even write your thesis in one of the other genres. Those decisions are made later, when you apply to candidacy and apply to start your thesis.

## The Criteria

When I read your writing sample I will look at it and give it a score using a rubric. Here’s what I’ll base that on. First, how publishable is it? I expect to see some writing samples that could be publishable already and some that are close. What I want to find are writing samples that show strong potential to be publishable. I want to see that applicants have taken care with their samples, and that they have a sense of

what is being published today. I don't really care a lot about what style you write in, at least not initially. I'm mostly looking for care with language, feeling for form, and attention to detail. Once I've found that in a piece of writing, then the style might begin to make a difference.

A second criterion will be: how appropriate is the sample for our program. Yes, we want you to send your best work that is also most appropriate for us. That's a difficult task, and one you may not be able to have complete control over. You can try to get a good sense of what we do in our program and what we would want to see, of course. This will help you decide what to send and how to write your letter of intent. What you can't predict (nor can we) is what other writers will send us. But that is one practical side of the admissions process. When accepting writers into the program, I need to think long-term about what classes I'll need to fill and what kind of balance and mix of writers I have in a program. You can't predict whether I'll have twice as many poets apply this year as fiction writers, so the competition in poetry might be stiffer. Nor can you know whether a couple of my nonfiction writers are graduating early, so I have extra space in that area because my other nonfiction students will need some more good people in their classes. I will likely consider both the writing sample and the letter of intent in deciding this, so describing your goals in the letter can also be important.

Besides these big picture kinds of criteria, I will also consider how polished and sophisticated the writing sample is. This is important because a writing sample that contains many grammatical errors or that doesn't show some understanding of the conventions of the genre you're working in (even if you break them) might not go very far in the process. I would consider understanding the basics to be absolutely vital for the successful applicant, but I would also hope that most everyone would have a very high score in this area. So the differences here may be small, if you do your work and send in a writing sample that is absolutely clean.

## **The Decision**

In the end, I hope you'll remember that I don't see my job as 'weeding people out' as much as it is 'making a good selection.' I'd like to let everyone into the program, but I also want to find a good group of writers who will work well together, and I'd like to let people enter the program when they seem most ready for it. If I turn down an application, I don't want to send the signal that the writer has no potential, but rather that the writer may not be a good fit for us right now. This may mean that the writer should explore other opportunities to improve his/her writing and apply again later, or it may mean that the writer should consider other programs that would be a better fit for the kind of writing he/she wants to do.

Far be it from me, in other words, to judge someone's value based on a 10-30 page writing sample! All I can do is work with what I know and make the best decisions I can, subjective and human as those will undoubtedly be. And I hope, as long as the number of applicants remains manageable enough to make this possible, to engage each writer in a dialogue about their writing, to offer some encouragement, and to make the process more of a discussion than a decision.

## **What to Say in Your Statement of Purpose**

Okay, so you've decided to apply to an MFA program in creative writing, and you are saddled with the unenviable task of writing a "statement of purpose" or "letter of intent" or "Personal Statement." You're undoubtedly flummoxed, thinking 'what the heck do I say, and where do I begin?'

This is a kind of writing we're not used to doing, and it's a difficult tightrope to walk between bragging about yourself (which of course you need to do, at least a little) and sounding like a blowhard and an egotist; between describing your past and your imagined future, and boring your audience to tears. And there's a lot riding on this statement or letter. It has to represent you to someone you probably don't know, whose decision may decide your fate.

So I get it; you're nervous. So was I when I wrote my first truly awful first draft of a statement of purpose. I showed it to a kind professor, who told me it was terrible and gave me some advice on what to

write. Here, after many years of giving similar advice to students applying to graduate programs, and as I contemplate the letters of intent I receive for our Low-Residency MFA in Creative Writing, is my best advice for how to proceed, if you're applying to a program like ours.

## **Tell About Your Past**

Keep it brief and to the point, but do give some information about where you're coming from. Remember, that your main focus should always be to convince the program that you are ready to take on graduate work in creative writing. We don't care that you've always loved to write (well, we do, but we kind of assume that), or that you only recently discovered your love of writing (if so, how ready are you for grad school?). What we really care about is how you've prepared yourself as a writer. That might mean discussing your English major and the kind of reading you like best (in and out of class). Or if you didn't major in English in college, then you may want to say something about your major, why it led you to creative writing, and what kind of literature background you do have. Bear in mind that writers need to be avid readers, and that an MFA can be a qualification to teach literature. You'll need to be able to pull your weight in a graduate literature class, so you need some background in literature, and you'll need good research skills. If you're applying to my program, then I'll see your transcripts eventually, but I'll see your letter of intent first. We don't ask for the full application until after we've evaluated your letter and writing sample, so we need to know something about your educational background up front. But we'll get more detail when we see your transcripts.

## **Tell About Your Present**

If you're applying to grad school straight out of college, this may not be much different than telling about your educational background. But if you've been out of school for awhile, then I'd be interested to know what you're doing now. Even if you're in school now, tell some about recent accomplishments and activities. Since my program is a low-residency program, I expect that most students will be working or doing something while they're in grad school. Let me know a little about what that is. Also, if you've published your writing recently, it's good to let me know about that. I'm also curious about where people live (or plan to live when they're in our program), since you don't have to relocate to Columbus, MS.

## **Tell About Your Writing**

If I could I'd make that heading double-bold, I would. The most important thing you can do in your statement of purpose is to give a clear and concise description of the kind of writing you do. This might mean listing some of your influences, or it might mean describing your style. You can talk about what you want to write, as well as what you have written. And by all means, tell me what genre(s) you're interested in. Our program doesn't require that you apply in one genre only, and cross-genre work is encouraged. But remember that I'm thinking about filling classes and putting people together who will work well together. Sure, I want to pick the best writers, but I also have to be pragmatic and pick a range of writers working in different genres and styles. Your writing sample will tell me a lot, but it is likely one piece or one genre, so here you can describe your interests as a writer. There is no 'right' answer here, so just be as honest and as clear about your writing as you can be.

## **Tell About the Program**

Okay, we know our program, so tell what interests you in our program. What makes you want to spend a couple years of your life in it? Be honest, but also tailor what you say to the program you're applying to. I tell my students all the time that it isn't lying to say you want to do different things at different places. You're just omitting the obvious part of the equation: "[If I'm accepted to your program], I want to do X" Chart out your life if it takes the path to the program you're applying to. What makes you excited about that path? Tell me that. And be as specific as possible. Everyone wants to enter an MFA program to learn to write better. Why is this program the one where you can do that? Why does it meet your needs? Essentially, you want to show me that you know what you're getting into. You want me to see that you can set realistic goals and goals that my program can fulfill.



## **Other Things You Might Mention**

There are lots of other details about yourself that might be useful to mention in a statement of purpose. They won't be your main emphasis, probably, but could be worth including. Your family background could be interesting, especially if it relates to your writing goals. Certainly mention it if you have had publications or work experience in writing-related fields. Volunteer work, especially if it is related to writing or literature, can be an asset. And other work experience, especially if you write about it, is worth a mention. Give a little sense of who you are, in other words, but don't feel like you have to give your life story. Include only the most important details that are relevant to your writing or your education.

## **How to Write the Statement/letter**

So far I've concentrated on what to write in your statement of purpose or letter of intent. But what about how to write it? I'm looking for a somewhat formal letter (which is one reason I like calling it a letter of intent). It doesn't have to sound as stiff as a formal business letter or an academic essay, but it should sound more formal than an email or post on social media. I don't mind if sound excited (I might even like it, unless it feels like you're overdoing it), but I do want to see your analytical writing skills on display. Your letter should be well organized, and it should contain no grammatical errors (or very few, but do your best to make it as perfect as possible). Your letter should be concise—don't say in 10 words what could be said in 5.

But maybe the best advice I can give you is to relax and be yourself (or your slightly formal self). After all, I want to accept you into the program. I'm looking for the most exciting and interesting and competent writers I can find. Let me know who you are and what you write (and what your background is), and let me judge whether you seem like a good fit for the program.

## **How to Make Your Statement/letter Better**

The best way to improve your statement is to revise it several times before you submit. If you're a writer, that's a rule you should live by for any writing. Even better than revising on your own is if you can let someone else read your letter and give you feedback. If possible, give it to someone who knows you and knows what a letter like this should include. I often ask students to let me see their statements of purpose or letters of intent if they want me to write a recommendation letter for them. I want to be able to give advice, but I also want to know what they've told the schools they're applying to. That way, I can pitch my recommendation letter in a way that complements their letter. So don't feel like you're burdening your recommenders if you ask them to review your letter. You may be helping them to write a better letter for you!

## **Letters of Recommendation**

Prospective students applying to our Low-Residency MFA program may face a bit of a challenge in finding people to write letters of recommendation. I assume that many will have been out of college for awhile, so they may not be in touch with their undergraduate professors. Of course, my first advice is to get back in touch with them! Don't hesitate to ask. I've been happy to write letters for students who I haven't taught in as many as eight years. And I've had a pretty good track record writing letters for them. I always ask the former student to catch me up on his or her life after graduation, and I always ask to see a statement of purpose, so I can help them with that difficult task and so I have a better idea of their plans. So be prepared to answer some questions from your former professors, but don't be shy about asking us for our recommendations. That's part of our jobs!

Still, it is good to include one or more letters from people who are familiar with your recent writing. So if your former professors can't speak to your creative writing (or can't do that effectively), what can you do? Choose people to write your letters who will be able to speak to your potential as a writer, a teacher,

and a scholar. Having at least one recommender from an educational program you've been in does seem like a good idea because that person can discuss your strengths as a student and as a scholar, and can probably assess your potential as a teacher, which is especially important if you are interested in teaching as a graduate assistant. Also choose recommenders who can speak to your creative writing strengths (why not let your former professors read your recent writing if they're unfamiliar with it) or who can discuss your potential as a scholar.

You are looking for people to recommend you who are well-known enough to pull some weight in the admissions decision, so choose someone who has academic credentials, if possible. Balance that against choosing recommenders who know you well and can represent you well in their letters. A famous writer who doesn't really know you will write a worse letter than someone who isn't well-known (but has some credentials like publication or teaching) who knows you and your writing well. Also, try to pick recommenders who write this type of recommendation frequently. They will know what to say and what tone to take. Again, someone in academia who knows your work is the best choice. If you can get one or two who are also creative writers with some publications to their name, even better. If you've been to any weekend or summer workshops or if you are part of a writing group, then maybe a published writer from one of those experiences would be willing to write a letter for you. Or if you've been published in a literary magazine and have developed a working relationship with one of the editors, then he or she might be willing to write for you. But don't imagine a relationship where there is none. Your recommenders should know you fairly well.

I would recommend against getting letters of recommendation from family members, bosses, or friends, unless they can write impartially and unless they are involved in either education or writing as a profession. If you work for a school or newspaper, then your boss might be a good recommender; if you work at a pizza parlor, then probably not (unless your boss is also a published writer). Similarly, if you work at an independent bookstore or at a publishing company, then your boss might write a good letter about your writing and your work ethic, but do include at least one letter from someone in education.

Yes, a letter of recommendation should speak to your character, but more importantly, it should speak to your ability to succeed in a creative writing MFA program. Someone who has experienced you in a classroom or workshop setting will be better able to write that letter. And someone who has written other letters of recommendation for similar programs, or who has read similar letters for the program they teach in, will be in a position to write for you.

## **How to Afford Your MFA**

Naturally, this topic will have different answers for different people. The best way to afford an MFA degree depends a lot on you, your schedule, and your finances, so the best answer will be different for everyone. What I want to do in this post is to present a few scenarios that will help students navigate their options and help them decide which option is best. You should also talk with the director and/or your advisor about your best route through the program. You want to design a program of study that is affordable and that also gives you the best educational experience. The information and examples presented are based solely on Mississippi University for Women's Low-Residency MFA in Creative Writing. Other programs may not allow the same level of flexibility that we offer, since our residency courses are not directly tied to other courses and we are set up to allow part-time students. Some programs want everyone to take courses in the same sequence and do not allow as many options, but you may still want to think about the main questions: should you progress through a program quickly to save on tuition costs or progress more slowly to be able to work your way through and avoid some loans.

## **How to pay the least amount of tuition**

One way to think about affordability is simply in terms of the total dollars spent on the degree. This is the plan you might want to consider if you are funding your whole degree yourself and want to finish in the

least time possible. You should plan to devote all of your time and resources to the MFA, if you do this schedule, since you will be taking a heavy course load!

- **Full time**

- **Time to degree:** 2 Years
- **Hours per semester:** 13 for 3 semesters = 39 hours
- **Summer classes:** 2 Full Residencies = 4 hours

- **Part-time**

- **Hours per semester:** 5 hours for one semester (or possibly in summer)

In this schedule, you would take 4 3-hour courses per semester plus a short residency in the fall and another 1-credit-hour course in the spring, which might be another short residency or a 1-hour internship or independent study. In your final semester (or another semester), you would take 5 hours, which would likely be 3 hours of thesis and two hours of internship or independent study. The reason this plan costs less than any other is that at MUW you pay the same tuition for full-time classes from 9-13 hours. So you pay for 9 hours and earn 13 hours of credit.

It might be a little tricky to organize one semester with 13 hours and one with 5, so a slightly more expensive way to do this is to take 13 hours during two semesters and 12 hours during your other full-time semester. Your part-time semester in this scenario would be 6 hours, so you would pay for 1 more credit than you would on the fastest track. But you would still finish in the same amount of time. In this scenario, your final year would likely be your thesis semester.

One advantage to this schedule is that you pay for 36 hours and earn 48 hours of credit, which at current tuition rates would save you \$3855. Another advantage to this schedule is that you finish in the least amount of time possible and are able to move on to other things (potentially earning a higher salary). You could practically finish in a year and a half at this pace, if you took summer classes (5 hours) between your first and your second years; though you would still be required to return in the spring of your second year for your final full residency. For scheduling reasons, the full residency classes will only be offered once a year in May or early June.

The disadvantage to this schedule is that you would not have as much time for your writing to develop during your MFA program. Another disadvantage is that you could face burnout. Needless to say, this schedule is only advisable for the student who is incredibly focused, is very far along in her or his writing, and is willing to devote themselves 100% to their MFA studies for two years. In other words, this is a very intense schedule and it may not be the best for everyone. In fact, we expect most students to take 6-10 hours of classes per semester, and some will take fewer than this.

## **A Slightly More Expensive Full-Time Schedule**

As we have seen above, a student can still finish in 2-3 years by going full-time and taking 10-13 hours some semesters and 9 hours during other semesters. You can save a little money anytime you take more than 9 hours, even if you don't take the maximum number of hours every time. Anyone should consider taking an extra class now and then. If you are full-time and taking 9 hours per semester, adding the short residency hour won't cost you extra (other than room and board costs). If you find you can take 12 hours one semester, you can save a little money that way as well.

## **Part-Time Schedules**

Since the cost per credit hour of a full-time 9 hour schedule is the same as the cost per credit hour of a part-time schedule, I want to consider part-time next. You can decrease the time to graduation by taking 9 hours per semester, but you won't save money unless you take at least 10.

The advantages to a part-time schedule are that you can take more time to pay for your education and you have more time for your writing to develop during your MFA program. You won't feel so rushed, and you are less likely to face burn-out. So for many this is the best option, and it may end up costing less.

What you save in tuition on the full-time schedules, you might end up paying back in interest if you have to take out loans to make it possible to have such an intense schedule. If, on the other hand, you take fewer classes at a time and avoid some or all debt by working your way through your degree, then you might end up paying less over time, even though you pay more for tuition. So one way to think about what is affordable is to consider how many credits you can take per semester without taking out a loan (or by taking out the smallest loan possible).

As we have seen above, you can finish in 6 years even if you take 3 hours per semester. In order to qualify for federal loans, you need to take at least 6 hours per semester, in which case, you can finish in 3-4 years. How quickly you move through the program may depend on how many classes you can afford each semester or how much time you can devote to your classes in addition to your work schedule.

## **What Is Most Affordable Really?**

When thinking about affordability, you should consider the total cost of your MFA program. Don't only look at tuition, but consider what it will cost to pay off your loan — and if you do have loans, remember that you can reduce the cost of the loan by paying back more than the minimum amount each month: the sooner you pay off some of the principal of a loan, the smaller amount of total interest you will pay over the life of any loan. If you can work your way through your degree, you might decrease the amount of loan you need. If you can finish sooner, you might get a better-paying job sooner and be able to begin paying off your loans sooner. If you have saved up enough money to be able to take 2 years off and complete your degree on the fastest track, then that might be the best option for you. If you want more time and want to keep working while you're in school, then a part-time track may be the best option. And if you're somewhere in the middle, you might plan on taking at least 9 hours per semester so you can take advantages of the savings that taking an extra hour or two now and then can bring.

## **Financial Assistance**

If you are going into a career with prospects of a lucrative profession upon graduation, then it makes sense to invest in your graduate education by taking out loans. If, on the other hand, you're going into creative writing or one of the many other rewarding graduate tracks that should make you more marketable, but can't promise a huge salary (not that those aren't possible), then going into debt is a riskier proposition. Always remember that the longer you owe, the more you'll pay, and interest generally begins to accrue while you're in school, even before you're required to pay off your loans. The less principal (money you can actually use) you have to take out, the less interest will pile up. So try to find ways to minimize the amount you need to borrow up front, and try to pay down the principal (pay more than the minimum payment) as soon as you can to cut the overall cost of your loans.

Many graduate students typically receive some form of financial assistance from their school. This can come in the form of a scholarship, but more likely will be in the form of an assistantship—either assisting with a graduate faculty member's research or with teaching a class. Often a teaching assistant begins by leading discussions and doing some grading, but isn't in charge of a full class. Then after a year or so, an assistant instructor may have complete responsibility for an undergraduate class. Don't be fooled. This is work! It's not easy money, but it is a job that is tied to your educational goals, and you learn as much by teaching as you will in your other classes.

If you are in a low-residency program, like the W's MFA in Creative Writing, then teaching opportunities may be limited. We're a small university, after all, and we don't have a ton of extra sections of classes to cover. Students in our program are not on campus, so there are even fewer sections that would be offered online, and it takes more expertise to teach online than it does to teach in the classroom, since you have to manage the online environment while you're learning to teach your class. We are planning to offer some teaching assistantships, but those will be fairly limited for now. We ought to have some scholarships available as well, but again those will be limited.

## Sources of Aid

Often low-residency programs don't offer a lot in financial aid, since the expectation is that their students will already be working and will do their degree on top of their regular job. So the first question before you apply may be whether you are ready, financially, to take that on. Here are some resources that might help you find the financial aid you need and make the decision whether you are financially ready to take on the expense of grad school.

- [Information on Federal Student Aid, including information on the FAFSA](#)
- [AARP Resources for Funding Graduate Education](#)
- [US News and World Reports on finding Graduate Student Aid](#)
- [US News and World Reports on Graduate Student Loans](#)
- [US News and World Reports on a Financial Timeline for Graduate School](#)

## Your Boss

When looking for financial aid, if you are employed and especially if you can stay with the company while you're in school, don't overlook the closest source of funding you may have: your boss! Ask politely whether there is a policy about continuing education for employees. The company may not fund your full degree (though it might), but it could make it a little easier for you with a partial scholarship. Be open with your employer about your plans and your needs in a low-residency program (or in a nearby full residency program, if that is your plan). At the very least, your boss may be able to work with you with flex-time or other options that can make it more manageable to juggle graduate school and a job.

And don't think your employer has to be in a related field or that your job in the company has to be a high-end position in order for you to be eligible. It doesn't hurt to ask! I would suggest having a plan to combine work and study, so that if there is any resistance to the idea, you can show how your educational goals will not get in the way of you doing your job. Most employers will be supportive, and some, maybe more than you think, will actively support your goals with some funding.

## Scholarships

If you're applying to MUW's Graduate programs, don't forget to fill out an application for Graduate Scholarships and one for Graduate Assistantships, if you want to be considered for these opportunities. This needs to be done each semester that you are enrolled. These forms can be found on our program's page on [How to Apply](#).