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逻辑与阅读 高分策略

Edward J. Rozmiarek, Jo Norris Palmore 著



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FINANCING YOUR GRADUATE AND PROFESSIONAL EDUCATION

If you're considering attending graduate school but fear you don't have enough money, don't despair. Financial support for graduate study does exist, although, admittedly, the information about support sources can be difficult to find.

Support for graduate study can take many forms, depending upon the field of study and program you pursue. For example, some 60 percent of doctoral students receive support in the form of either grants/fellowships or assistantships, whereas most students in master's programs rely on loans to pay for their graduate study. In addition, doctoral candidates are more likely to receive grants/fellowships and assistantships than master's degree students, and students in the sciences are more likely to receive aid than those in the arts and humanities.

For those of you who have experience with financial aid as an undergraduate, there are some differences for graduate students you'll notice right away. For one, aid to undergraduates is based primarily on need (although the number of colleges that now offer undergraduate merit-based aid is increasing). But graduate aid is often based on academic merit, especially in the arts and sciences. Second, as a graduate student, you are automatically "independent" for federal financial aid purposes, meaning your parents' income and asset information is not required in assessing your need for federal aid. And third, at some graduate schools, the awarding of aid may be administered by the academic departments or the graduate school itself, not the financial aid office. This means that at some schools, you may be involved with as many as three offices: a central financial aid office, the graduate school, *and* your academic department.

FINANCIAL AID MYTHS

- Financial aid is just for poor people.
- Financial aid is just for smart people.
- Financial aid is mainly for minority students.
- I have a job, so I must not be eligible for aid.
- If I apply for aid, it will affect whether or not I'm admitted.
- Loans are not financial aid.

Be Prepared

Being prepared for graduate school means you should put together a financial plan. So, before you apply graduate school, you should have answers to these questions:

- What should I be doing now to prepare for the cost of my graduate education?
- What can I do to minimize my costs once I arrive on campus?
- What financial aid programs are available at each of the schools to which I am applying?
- What financial aid programs are available outside the university, at the federal, state, or private level?
- What financing options do I have if I cannot pay the full cost from my own resources and those of my family?
- What should I know about the loans I am being offered?
- What impact will these loans have on me when I complete my program?

You'll find your answers in three guiding principles: think ahead, live within your means, and keep your head above water.

Think Ahead

The first step to putting together your financial plan comes from thinking about the future: the loss of your income while you're attending school, your projected income after you graduate, the annual rate of inflation, additional expenses you will incur as a student and after you graduate, and any loss of income you may experience later on from unintentional periods of unemployment, pregnancy, or disability. The cornerstone of thinking ahead is following a step-by-step process.

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1. **Set your goals.** Decide what and where you want to study, whether you will attend full- or part-time, whether you'll work while attending, and what an appropriate level of debt would be. Consider whether you would attend full-time if you had enough financial aid or whether keeping your full-time job is an important priority in your life. Keep in mind that some employers have tuition reimbursement plans for full-time employees.
2. **Take inventory.** Collect your financial information and add up your assets—bank accounts, stocks, bonds, real estate, business and personal property. Then subtract your liabilities—money owed on your assets including credit card debt and car loans—to yield your net worth.
3. **Calculate your need.** Compare your net worth with the costs at the schools you are considering to get a rough estimate of how much of your assets you can use for your schooling.
4. **Create an action plan.** Determine how much you'll earn while in school, how much you think you will receive in grants and scholarships, and how much you plan to borrow. Don't forget to consider inflation and possible life changes that could affect your overall financial plan.
5. **Review your plan regularly.** Measure the progress of your plan every year and make adjustments for such things as increases in salary or other changes in your goals or circumstances.

Live Within Your Means

The second step in being prepared is knowing how much you spend now so you can determine how much you'll spend when you're in school. Use the standard cost of attendance budget published by your school as a guide. But don't be surprised if your estimated budget is higher than the one the school provides, especially if you've been out of school for a while. Once you've figured out your budget, see if you can pare down your current costs and financial obligations so the lean years of graduate school don't come as too large a shock.

Keep Your Head Above Water

Finally, the third step is managing the debt you'll accrue as a graduate student. Debt is manageable only when considered in terms of five things:

1. Your future income
2. The amount of time it takes to repay the loan
3. The interest rate you are being charged
4. Your personal lifestyle and expenses after graduation
5. Unexpected circumstances that change your income or your ability to repay what you owe

To make sure your educational debt is manageable, you should borrow an amount that requires payments of between 8 and 15 percent of your starting salary.

The approximate monthly installments for repaying borrowed principal at 5, 8-10, and 12 percent are indicated in the table below.

Estimated Loan Repayment Schedule
Monthly Payments for Every \$1000 Borrowed

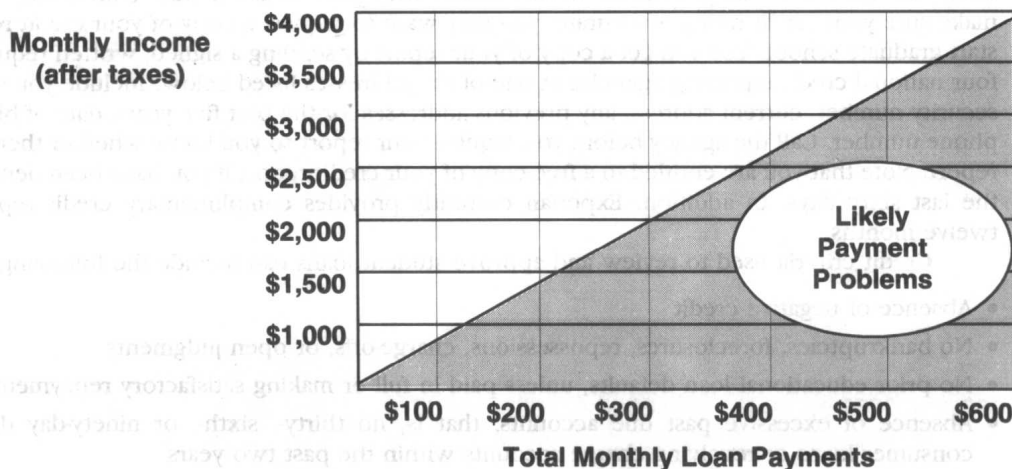
Rate	5 years	10 years	15 years	20 years	25 years
5%	\$18.87	\$10.61	\$ 7.91	\$ 6.60	\$ 5.85
8%	20.28	12.13	9.56	8.36	7.72
9%	20.76	12.67	10.14	9.00	8.39
10%	21.74	13.77	10.75	9.65	9.09
12%	22.24	14.35	12.00	11.01	10.53

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You can use this table to estimate your monthly payments on a loan for any of the five repayment periods (5, 10, 15, 20, and 25 years). The amounts listed are the monthly payments for a \$1000 loan for each of the interest rates. To estimate your monthly payment, choose the closest interest rate and multiply the amount of the payment listed by the total amount of your loan and then divide by 1,000. For example, for a total loan of \$15,000 at 9 percent to be paid back over ten years, multiply \$12.67 times 15,000 (190,050) divided by 1,000. This yields \$190.05 per month.

If you're wondering just how much of a loan payment you can afford monthly without running into payment problems, consult the chart below.

HOW MUCH CAN YOU AFFORD TO REPAY?



Of course, the best way to manage your debt is to borrow less. While cutting your personal budget may be one option, there are a few others you may want to consider:

- **Ask Your Family for Help:** Although the federal government considers you "independent," your parents and family may still be willing and able to help pay for your graduate education. If your family is not open to just giving you money, they may be open to making a low-interest (or deferred-interest) loan. Family loans usually have more attractive interest rates and repayment terms than commercial loans. They may also have tax consequences, so you may want to check with a tax adviser.
- **Push to Graduate Early:** It's possible to reduce your total indebtedness by completing your program ahead of schedule. You can take either more courses per semester or during the summer. Keep in mind, though, that these options reduce the time you have available to work.
- **Work More, Attend Less:** Another alternative is to enroll part-time, leaving more time to work. Remember, though, to qualify for aid, you must be enrolled at least half time, which is usually considered 6 credits per term. And if you're enrolled less than half time, you'll have to start repaying your loans once the grace period has expired.

ROLL YOUR LOANS INTO ONE

There's a good chance that as a graduate student you will have two or more loans included in your aid package, plus any money you borrowed as an undergraduate. That means when you start repaying, you could be making loan payments to several different lenders. Not only can the record keeping be a nightmare, but with each loan having a minimum payment, your total monthly payments may be more than you can handle. If that is the case, you may want to consider consolidating your federal loans.

There is no minimum or maximum on the amount of loans you must have in order to consolidate. Also, there is no consolidation fee. The interest rate varies annually, is adjusted every July 1, and is capped at 8.25 percent. Your repayment can also be extended to up to thirty years, depending on the total amount you borrow, which will make your monthly payments lower (of course, you'll also be paying more total interest). With a consolidated loan, some lenders offer graduated or income-sensitive repayment options. Consult with your lender or the U.S. Department of Education about the types of consolidation provisions offered.

PLASTIC MANIA

Any section on managing debt would be incomplete if it didn't mention the responsible use of credit cards. Most graduate students hold one or more credit cards, and many students find themselves in financial difficulties because of them. Here are two suggestions: use credit cards only for convenience, never for extended credit; and, if you have more than one credit card, keep only the one that has the lowest finance charge and the lowest limit.

Credit: Don't Let Your Past Haunt You

Many schools will check your credit history before they process any private educational loans for you. To make sure your credit rating is accurate, you may want to request a copy of your credit report before you start graduate school. You can get a copy of your report by sending a signed, written request to one of the four national credit reporting agencies at one of the addresses listed below. Include your full name, social security number, current address, any previous addresses for the past five years, date of birth, and daytime phone number. Call the agency before you request your report so you know whether there is a fee for this report. Note that you are entitled to a free copy of your credit report if you have been denied credit within the last sixty days. In addition, Experian currently provides complimentary credit reports once every twelve months.

Credit criteria used to review and approve student loans can include the following:

- Absence of negative credit
- No bankruptcies, foreclosures, repossessions, charge-offs, or open judgments
- No prior educational loan defaults, unless paid in full or making satisfactory repayments
- Absence of excessive past due accounts; that is, no thirty-, sixth-, or ninety-day delinquencies on consumer loans or revolving charge accounts within the past two years

Types of Aid Available

There are three types of aid: money given to you (grants, scholarships, and fellowships), money you earn through work, and loans.

Grants, Scholarships, and Fellowships

Most grants, scholarships, and fellowships are outright awards that require no service in return. Often they provide the cost of tuition and fees plus a stipend to cover living expenses. Some are based exclusively on financial need, some exclusively on academic merit, and some on a combination of need and merit. As a rule, grants are awarded to those with financial need, although they may require the recipient to have expertise in a certain field. Fellowships and scholarships often connote selectivity based on ability—financial need is usually not a factor.

Federal Support

Several federal agencies fund fellowship and trainee programs for graduate and professional students. The amounts and types of assistance offered vary considerably by field of study.

Jacob Javits Fellowship. This is a grant program for students in the arts, humanities, and social sciences to use at the school of their choice. Graduate students apply directly to the U.S.

CREDIT REPORTING AGENCIES

Experian
P.O. Box 9530
Allen, Texas 75013
888-397-3742 (toll-free)

Equifax
P.O. Box 105873
Atlanta, Georgia 30348
800-685-1111 (toll-free)

CSC Credit Services
Consumer Assistance Center
P.O. Box 674402
Houston, Texas 77267-4402
800-759-5979 (toll-free)

Trans Union Corporation
P.O. Box 390
Springfield, Pennsylvania 19064-0390
800-888-4213 (toll-free)

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Department of Education. The application deadline is in February. The school the Javits Fellow attends receives up to \$10,857 toward the cost of tuition. If the tuition exceeds \$10,857, the school is obliged to cover the additional cost in the form of a grant. Javits Fellows receive as much as \$18,000 in stipend, depending on financial need and available funding. For more information, call 202-708-8596.

National Institutes of Health (NIH). NIH sponsors many different fellowship opportunities. For example, it offers training grants administered through schools' research departments. Training grants provide tuition plus a twelve-month stipend of \$18,156. For more information, call 301-435-0714.

National Science Foundation. Graduate Research Program Fellowships include tuition and fees plus a \$20,500 stipend for three years of graduate study in engineering, mathematics, the natural sciences, the social sciences, and the history and philosophy of science. The application deadline is in early November. For more information, write to the National Science Foundation at Oak Ridge Associated Universities, P.O. Box 3010, Oak Ridge, Tennessee 37831-3010, or call 423-241-4300.

Foreign Language and Area Studies Fellowships (FLAS). FLAS fellowships are designed to finance graduate training in foreign languages and related area studies. Administered by the U.S. Department of Education, this program was developed to promote a wider knowledge and understanding of certain cultures and countries. Universities apply directly to the Department of Education for these funds, and schools themselves select the recipients based on academic merit. Few fellowships are awarded to first-year students. Application deadlines vary by school.

Veterans' Benefits. Veterans may use their educational benefits for training at the graduate and professional levels. Contact your regional office of the Veterans Administration for more details.

State Support

Some states offer grants for graduate study, with California, Michigan, New York, North Carolina, Texas, and Virginia offering the largest programs. States grant approximately \$2.9 million per year to graduate students. Due to fiscal constraints, however, some states have had to reduce or eliminate their financial aid programs for graduate study. To qualify for a particular state's aid you must be a resident of that state. Residency is established in most states after you have lived there for at least twelve consecutive months prior to enrolling in school. Many states provide funds for in-state students only; that is, funds are not transferable out of state. Contact your state scholarship office to determine what aid it offers.

Institutional Aid

Educational institutions using their own funds provide more than \$3 billion in graduate assistance in the form of fellowships, tuition waivers, and assistantships. Consult each school's catalog for information about aid programs. More information about institutional aid programs can be found in Books 2 through 6 of this series.

Corporate Aid

Some corporations provide graduate student support as part of the employee benefits package. Most employees who receive aid study at the master's level or take courses without enrolling in a particular degree program.

Aid from Foundations

Most foundations provide support in areas of interest to them. For example, for those studying for the Ph.D., the Howard Hughes Institute funds students in the biomedical sciences, while the Spencer Foundation funds dissertation research in the field of education.

The Foundation Center of New York City publishes several reference books on foundation support for graduate study. For more information, call 212-620-4230 or access their Web site at <http://fdncenter.org>.

Mellon Fellowships in the Humanities. Eighty entry-level, one-year, portable merit fellowships are awarded each year. Fellowships are for one year only and you should plan to seek support elsewhere for subsequent years. The stipend for Mellon fellows entering graduate school in 2002 is \$17,500 plus tuition and mandated fees. Awards are highly competitive. Any college senior or graduate of the last five

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years who is a citizen or permanent resident of the United States and is applying to a Ph.D. program in a humanities field is encouraged to compete. The application deadline is in December. Contact Woodrow Wilson Fellowship Foundation, Mellon Fellowships CN5329, Princeton, New Jersey 08543-5329, 609-452-7007, e-mail: mellon@woodrow.org, Web site: <http://www.woodrow.org>.

Financial Aid for Minorities and Women

Bureau of Indian Affairs. The Bureau of Indian Affairs (BIA) offers aid to students who are at least one quarter American Indian or native Alaskan and from a federally recognized tribe. Contact your tribal education officer, BIA area office, or call the Bureau of Indian Affairs at 202-208-3710.

The Ford Foundation Doctoral Fellowship for Minorities. This program provides three-year doctoral fellowships and one-year dissertation fellowships. Predoctoral fellowships include an annual stipend of \$16,000 to the fellow and an annual institutional grant of \$7500 to the fellowship institution in lieu of tuition and fees. Dissertation fellows receive a stipend of \$24,000 for a twelve-month period. Applications are due in early November. For more information, contact the Fellowship Office, National Research Council, at 202-334-2872.

National Consortium for Graduate Degrees in Engineering and Science (GEM). GEM was founded in 1976 to help men and women who are members of minority groups pursue graduate study in engineering by helping them obtain practical experience through summer internships at consortium work-sites and financial graduate study toward a master's or Ph.D. degree. GEM administers the following programs:

Engineering Fellowship Program. Each fellow receives a GEM-sponsored summer internship and a portable fellowship tenable at one of seventy-seven GEM universities. The fellowship consists of tuition and fees and a stipend per academic year.

Ph.D. Fellowship Program. The Ph.D. Science Fellowship and the Engineering Fellowship programs provide opportunities for students who are members of minority groups to obtain Ph.D.'s in the natural sciences or in engineering through a program of paid summer research internships and financial support. Open to U.S. citizens who belong to one of the ethnic groups underrepresented in the natural sciences and engineering, GEM fellowships are awarded for a twelve-month period. Fellowships are tenable at universities participating in the GEM science or engineering Ph.D. programs. Awards include tuition, fees, and a stipend. After the first year of study, fellows are supported completely by their respective universities, and support may include teaching or research assistantships. Forty fellowships are awarded annually in each program. The application deadline is December. For more information, contact GEM, Box 537, Notre Dame, Indiana 46556, call 219-631-7771, or visit their Web site at <http://www.nd.edu/~gem/>.

National Physical Sciences Consortium. Graduate fellowships are available in astronomy, chemistry, computer science, geology, materials science, mathematics, and physics for women and Black, Hispanic, and Native-American students. These fellowships are available only at member universities. Awards may vary by year in school, and the application deadline is November 5. Fellows receive tuition plus a stipend of between \$12,500 and \$15,000. For more information, contact National Physical Sciences Consortium, Department 3NPS, c/o New Mexico State University, P.O. Box 30001, Las Cruces, New Mexico 88033-8003, call 505-646-6037, or visit their Web site at <http://www.npsc.org>.

In addition, below are some books available that describe financial aid opportunities for women and members of minority groups.

The Directory of Financial Aids for Women by Gail Ann Schlachter (Reference Service Press, 1998) lists sources of support and identifies foundations and other organizations interested in helping women secure funding for graduate study.

The Association for Women in Science publishes *Grants-at-a-Glance*, a booklet highlighting fellowships for women in science. It can be ordered by calling 202-326-8940 or by visiting their Web site at <http://www.awis.org>.

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Reference Service Press also publishes four directories specifically for students who are members of minority groups: *Financial Aid for African Americans*, *Financial Aid for Asian Americans*, *Financial Aid for Hispanic Americans*, and *Financial Aid for Native Americans*.

For more information on financial aid for students who are members of minority groups, see the Minority On-Line Information Service (MOLIS) Web site at <http://web.fie.com/web/mol/>.

Disabled students are eligible to receive aid from a number of organizations. *Financial Aid for the Disabled and Their Families, 1998–2000* by Gail Ann Schlachter and David R. Weber (Reference Service Press) lists aid opportunities for disabled students. The Vocational Rehabilitation Services in your home state can also provide information.

Researching Grants and Fellowships

The books listed below are good sources of information on grant and fellowship support for graduate education and should be consulted before you resort to borrowing. Keep in mind that grant support varies dramatically from field to field.

Annual Register of Grant Support: A Directory of Funding Sources, Wilmette, Illinois: National Register Publishing Co. This is a comprehensive guide to grants and awards from government agencies, foundations, and business and professional organizations.

Corporate Foundation Profiles, 12th ed. New York: Foundation Center, 2002. This is an in-depth, analytical profile of 250 of the largest company-sponsored foundations in the United States. Brief descriptions of all 700 company-sponsored foundations are also included. There is an index of subjects, types of support, and geographical locations.

The Foundation Directory, edited by David Jacobs. New York: Foundation Center, 2001. This directory, with a supplement, gives detailed information on U.S. foundations, with brief descriptions of the purpose and activities of each.

The Grants Register 2002. Edited by Sara Hackwood. New York: Waterlow's Specialist Information, 2002. This lists grant agencies alphabetically and gives information on awards available to graduate students, young professionals, and scholars for study and research.

Peterson's Grants for Graduate & Postdoctoral Study, 5th ed. Princeton: Peterson's, 1998. This book includes information on 1,400 grants, scholarships, awards, fellowships, and prizes. Originally compiled by the Office of Research Affairs at the Graduate School of the University of Massachusetts at Amherst, this guide is updated periodically by Peterson's.

Graduate schools sometimes publish listings of support sources in their catalogs, and some provide separate publications, such as the *Graduate Guide to Grants*, compiled by the Harvard Graduate School of Arts and Sciences. For more information, call 617-495-1814.

THE INTERNET AS A SOURCE OF FUNDING INFORMATION

If you have not explored the financial resources on the World Wide Web, your research is not complete. Now available on the Web is a wealth of information ranging from loan and entrance applications to minority grants and scholarships.

University-Specific Information on the Web

Many universities have Web financial aid directories. Florida, Virginia Tech, Massachusetts, Emory, and Georgetown are just a few. Applications of admission can now be downloaded from the Web to start the graduate application process. After that, detailed information can be obtained on financial aid processes, forms, and deadlines. University-specific grant and scholarship information can also be found, and more may be learned about financing information by using the Web than by an actual visit. Questions can be answered on line.

Scholarships on the Web

Many benefactors and other scholarship donors have pages on the Web listing pertinent information with regard to their specific scholarship. You can reach this information through a variety of methods. For example, you can find a directory listing minority scholarships, quickly look at the information on line, decide if it applies to you, and then move on. New scholarship pages are being added to the Web daily. Library and Web resources are productive—and free.

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The Web also lists many services that will look for scholarships for you. Some of these services cost money and advertise more scholarships per dollar than any other service. While some of these might be helpful, beware. Check references to make sure a bona fide service is being offered. Your best bet initially is to surf the Web and use the traditional library resources on available scholarships.

Bank and Loan Information on the Web

Banks and loan servicing centers have pages on the Web, making it easier to access loan information. Having the information on screen in front of you instantaneously is more convenient than being put on hold on the phone. Any loan information, such as interest rate variations, descriptions of loans, loan consolidation programs, and repayment charts, can be found on the Web.

WORK PROGRAMS

Certain types of support, such as teaching, research, and administrative assistantships, require recipients to provide service to the university in exchange for a salary or stipend; sometimes tuition is also provided or waived.

Teaching Assistantships

Because science and engineering classes are taught at the undergraduate level, you stand a good chance of securing a teaching assistantship. These positions usually involve conducting small classes, delivering lectures, correcting class work, grading papers, counseling students, and supervising laboratory groups. Usually about 20 hours of work is required each week.

Teaching assistantships (TAs) provide excellent educational experience as well as financial support. TAs generally receive a salary (now considered taxable income). Sometimes tuition is provided or waived as well. In addition, at some schools, TAs can be declared state residents, qualifying them for in-state tuition rates. Appointments are based on academic qualifications and are subject to the availability of funds within a department. If you are interested in a teaching assistantship, contact the academic department. Ordinarily you are not considered for such positions until you have been admitted to the graduate school.

Research Assistantships

Research assistantships usually require that you assist in the research activities of a faculty member. Appointments are ordinarily made for the academic year. They are rarely offered to first-year students. Contact the academic department, describing your particular research interests. As is the case with teaching assistantships, research assistantships provide excellent academic training as well as practical experience and financial support.

Administrative Assistantships

These positions usually require 10 to 20 hours of work each week in an administrative office of the university. For example, those seeking a graduate degree in education may work in the admissions, financial aid, student affairs, or placement office of the school they are attending. Some administrative assistantships provide a tuition waiver, others a salary. Details concerning these positions can be found in the school catalog or by contacting the academic department directly.

Federal Work-Study Program (FWS)

This federally funded program provides eligible students with employment opportunities, usually in public and private nonprofit organizations. Federal funds pay up to 75 percent of the wages, with the remainder paid by the employing agency. FWS is available to graduate students who demonstrate financial need. Not all schools have these funds, and some only award undergraduates. Each school sets its application deadline and work-study earning limits. Wages vary and are related to the type of work done.

Additional Employment Opportunities

Many schools provide on-campus employment opportunities that do not require demonstrated financial need. The student employment office on most campuses assists students in securing jobs both on and off the campus.

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LOANS

Most needy graduate students, except those pursuing Ph.D.'s in certain fields, borrow to finance their graduate programs. There are basically two sources of student loans—the federal government and private loan programs. You should read and understand the terms of these loan programs before submitting your loan application.

FEDERAL LOANS

Federal Stafford Student Loans

The Federal Stafford Student Loan program offers government-sponsored, low-interest loans to students through a private lender such as a bank, credit union, or savings and loan association.

There are two components of the Federal Stafford Student Loan program. Under the *subsidized* component of the program, the federal government pays the interest accruing on the loan while you are enrolled in graduate school on at least a half-time basis. Under the *unsubsidized* component of the program, you pay the interest on the loan from the day proceeds are issued. Eligibility for the federal subsidy is based on demonstrated financial need as determined by the financial aid office from the information you provide on the Free Application for Federal Student Aid (FAFSA). A cosigner is not required, since the loan is not based on creditworthiness.

Although Unsubsidized Federal Stafford Student Loans may not be as desirable as Subsidized Federal Stafford Loans from the consumer's perspective, they are a useful source of support for those who may not qualify for the subsidized loans or who need additional financial assistance.

Graduate students may borrow up to \$18,500 per year through the Stafford Student Loan Program, up to a maximum of \$138,500, including undergraduate borrowing. This may include up to \$8,500 in Subsidized Stafford Student Loans, depending on eligibility, up to a maximum of \$65,000, including undergraduate borrowing. The amount of the loan borrowed through the Unsubsidized Stafford Program equals the total amount of the loan (as much \$18,500) minus your eligibility for a Subsidized Stafford Loan (as much as \$8500). You may borrow up to the cost of the school in which you are enrolled or will attend, minus estimated financial assistance from other federal, state, and private sources, up to a maximum of \$18,500.

The interest rate for the Federal Stafford Student Loans varies annually and is set every July. The rate during in-school, grace, and deferment periods is based on the ten-year U.S. Treasury Bill rate plus 2.5 percent, capped at 8.25 percent. The rate in repayment is based on the ten-year U.S. Treasury Bill rate plus 3.1 percent, capped at 8.25 percent.

Two fees are deducted from the loan proceeds upon disbursement: a guarantee fee of up to 1 percent, which is deposited in an insurance pool to ensure repayment to the lender if the borrower defaults, and a federally mandated 3 percent origination fee, which is used to offset the administrative cost of the Federal Stafford Student Loan program.

Under the *subsidized* Federal Loan Program, repayment begins six months after your last enrollment on at least a half-time basis. Under the *unsubsidized* program, repayment of interest begins within thirty days from disbursement of the loan proceeds, and repayment of the principal begins six months after your last enrollment on at least a half-time basis. Some lenders may require that some payments may be made even while you are in school, although most lenders will allow you to defer payments and will add the accrued interest to the loan balance. Under both components of the program, repayment may extend over a maximum of ten years, with no prepayment penalty.

Federal Direct Loans.

Some schools are participating in the Department of Education's Direct Lending Program instead of offering Federal Stafford Student Loans. The two programs are essentially the same except with the Direct Loans, schools themselves originate the loans with funds provided from the federal government. Terms and interest rates are virtually the same except that there are a few more repayment options with Federal Direct Loans.

Federal Perkins Loans.

The Federal Perkins Loan is a long-term loan available to students demonstrating financial need and is administered directly by the school. Not all schools have these funds, and some may award them to

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undergraduates only. Eligibility is determined from the information you provide on the FAFSA. The school will notify you of your eligibility.

Eligible graduate students may borrow up to \$5000 per year, up to a maximum of \$30,000, including undergraduate borrowing (even if your previous Perkins Loans have been repaid.) The interest rate for Federal Perkins Loans is 5 percent, and no interest accrues while you remain in school at least half-time. There are no guarantee, loan, or disbursement fees. Repayment begins nine months after your last enrollment on at least a half-time basis and may extend over a maximum of ten years with no prepayment penalty.

Deferring Your Federal Loan Repayments.

If you borrowed under the Federal Stafford Student Loan program or the Federal Perkins Loan program for previous undergraduate or graduate study, some of your repayments may be deferred (i.e., suspended) when you return to graduate school, depending on when you borrowed and under which program.

There are other deferment options available if you are temporarily unable to repay your loan. Information about these deferments is provided at your entrance and exit interviews. If you believe you are eligible for a deferment of your loan repayments, you must contact your lender to complete a deferment form. The deferment must be filed prior to the time your repayment is due, and it must be refiled when it expires if you remain eligible for deferment at that time.

Supplemental Loans

Many lending institutions offer supplemental loan programs and other financing plans, such as the ones described below, to students seeking assistance in meeting their expected contribution toward educational expenses.

If you are considering borrowing through a supplemental loan program, you should carefully consider the terms of the program and be sure to "read the fine print." Check with the program sponsor for the most current terms that will be applicable to the amounts you intend to borrow for graduate study. Most supplemental loan programs for graduate study offer unsubsidized, credit-based loans. In general, a credit-ready borrower is one who has a satisfactory credit history or no credit history at all. A creditworthy borrower generally must pass a credit test to be eligible to borrow or act as a cosigner for the loan funds.

Many supplemental loan programs have a minimum annual loan limit and a maximum annual loan limit. Some offer amounts equal to the cost of attendance minus any other aid you will receive for graduate study. If you are planning to borrow for several years of graduate study, consider whether there is a cumulative or aggregate limit on the amount you may borrow. Often this cumulative or aggregate limit will include any amounts you borrowed and have not repaid for undergraduate or previous graduate study.

The combination of the annual interest rate, loan fees, and the repayment terms you choose will determine how much the amount is that you will repay over time. Compare these features in combination before you decide which loan program to use. Some loans offer interest rates that are adjusted monthly, some quarterly, some annually. Some offer interest rates that are lower during the in-school, grace, and deferment periods, and then increase when you begin repayment. Most programs include a loan "origination" fee, which is usually deducted from the principal amount you receive when the loan is disbursed and must be repaid along with the interest and other principal when you graduate, withdraw from school, or drop below half-time study. Sometimes the loan fees are reduced if you borrow with a qualified cosigner. Some programs allow you to defer interest and/or principal payments while you are enrolled in graduate school. Many programs allow you to capitalize your interest payments; the interest due on your loan is added to the outstanding balance of your loan, so you don't have to repay immediately, but this increases the amount you owe. Other programs allow you to pay the interest as you go, which will reduce the amount you later have to repay.

For more information about supplemental loan programs or to obtain applications, call the customer service phone numbers of the organizations listed below, access the sponsor's site on the World Wide Web, or visit your school's financial aid office.

American Express Alternative Loan.

An unsubsidized, credit-based loan for credit-ready graduate students enrolled at least half-time, sponsored by American Express/California Higher Education Loan Authority (800-255-8374).

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CitiAssist Graduate Loan.

An unsubsidized, credit-based loan for graduate students in all disciplines, sponsored by Citibank (800-745-5473 or 800-946-4019; World Wide Web: <http://www.citibank.com/student>).

CollegeReserve Loan.

An unsubsidized, credit-based loan for credit-worthy graduate students enrolled at least half-time, sponsored by USA Group (800-538-8492; World Wide Web: <http://www.usagroup.com>).

EXCEL Loan.

An unsubsidized, credit-based loan for borrowers who are not credit-ready or who would prefer to borrow with a creditworthy cosigner to obtain a more attractive interest rate, sponsored by Nellie Mae (888-2TUITION).

GradAchiever Loan.

An unsubsidized, credit-based loan for graduate students enrolled at least half-time, sponsored by Key Education Resources (800-KEY-LEND; World Wide Web: <http://www.key.com/education/grad.html>).

GradEXCEL Loan.

An unsubsidized, credit-based loan for credit-ready graduate students enrolled at least half-time, sponsored by Nellie Mae (888-2TUITION).

Graduate Access Loan.

An unsubsidized, credit-based loan for creditworthy graduate students enrolled at least half-time, sponsored by the Access Group (800-282-1550; World Wide Web: <http://www.accessgroup.org>).

Signature Student Loan.

An unsubsidized, credit-based loan for graduate students enrolled at least half-time, sponsored by Sallie Mae (888-272-5543; World Wide Web: <http://www.salliemae.com>).

INTERNATIONAL EDUCATION AND STUDY ABROAD

A variety of funding sources are offered for study abroad and for foreign nationals studying in the United States. The Institute of International Education in New York assists students in locating such aid. It publishes *Funding for U.S. Study—A Guide for International Students and Professionals* and *Financial Resources for International Study*, a guide to organizations offering awards for overseas study. To learn more, visit the institute's Web site at <http://www.iiebooks.org>.

The Council on International Educational Exchange in New York publishes the *Student Travel Catalogue*, which lists fellowship sources and explains the council's services both for United States students traveling abroad and for foreign students coming to the United States. For more information, see the council's Web site at <http://www.ciee.org>.

The U.S. Department of Education administers programs that support fellowships related to international education. Foreign Language and Area Studies Fellowships and Fulbright-Hays Doctoral Dissertation Awards were established to promote knowledge and understanding of other countries and cultures. They offer support to graduate students interested in foreign languages and international relations. Discuss these and other foreign study opportunities with the financial aid officer or someone in the graduate school dean's office at the school you will attend.

HOW TO APPLY

All applicants for federal aid must complete the Free Application for Federal Student Aid (FAFSA). This application must be submitted *after* January 1 preceding enrollment in the fall. It is a good idea to submit the FAFSA as soon as possible after this date. On this form you report your income and asset information for the preceding calendar year and specify which schools will receive the data. Two to four weeks later, you'll receive an acknowledgment, the Student Aid Report (SAR), on which you can make any corrections. The schools you've designated will also receive the information and may begin asking you to send them documents, usually your U.S. income tax return, verifying what you reported.

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In addition to the FAFSA, some graduate schools want additional information and will ask you to complete the CSS Financial Aid PROFILE. If your school requires this form, it will be listed in the PROFILE registration form available in college financial aid offices. Other schools use their own supplemental application. Check with your financial aid office to confirm which forms they require.

If you have already filed your federal income tax for the year, it will be much easier for you to complete these forms. If not, use estimates, but be certain to notify the financial aid office if your estimated figures differ from the actual ones once you have calculated them.

APPLICATION DEADLINES

Application deadlines vary. Some schools require you to apply for aid when applying for admission; others require that you be admitted before applying for aid. Aid application instructions and deadlines should be clearly stated in each school's application material. The FAFSA must be filed after January 1 of the year you are applying for aid, but the Financial Aid PROFILE should be completed earlier, in October or November.

DETERMINING FINANCIAL NEED

Eligibility for need-based financial aid is based on your income during the calendar year prior to the academic year for which you are applying for aid. Prior-year income is used because it is a good predictor of current-year income and is verifiable. If you have a significant reduction in income or assets after your aid application is completed, consult a financial aid counselor. If, for example, you are returning to school after working, you should let the financial aid counselor know your projected income for the year you will be in school. Aid counselors may use their "professional judgment" to revise your financial need, based on the actual income you will earn while you are in graduate school.

Need is determined by examining the difference between the cost of attendance at a given institution and the financial resources you bring to the table. Eligibility for aid is calculated by subtracting your resources from the total cost of attendance budget. These standard student budgets are generally on the low side of the norm. So if your expenses are higher because of medical bills, higher research travel, or more costly books, for example, a financial aid counselor can make an adjustment. Of course, you'll have to document any unusual expenses. Also, keep in mind that with limited grant and scholarship aid, a higher budget will probably mean either more loan or more working hours for you.

TAX ISSUES

Since the passage of the Tax Reform Act of 1986, grants, scholarships, and fellowships may be considered taxable income. That portion of the grant used for payment of tuition and course-required fees, books, supplies, and equipment is excludable from taxable income. Grant support for living expenses is taxable. A good rule of thumb for determining the tax liability for grants and scholarships is to view anything that exceeds the actual cost of tuition, required fees, books, supplies related to courses, and required equipment as taxable.

- If you are employed by an educational institution or other organization that gives tuition reimbursement, you must pay tax on the value that exceeds \$5250.
- If your tuition is waived in exchange for working at the institution, the tuition waiver is taxable. This includes waivers that come with teaching or research assistantships.
- Other student support, such as stipends and wages paid to research assistants and teaching assistants, is also taxable income. Student loans, however, are not taxable.
- If you are an international student you may or may not owe taxes, depending upon the agreement the U.S. has negotiated with your home country. The United States has tax treaties with more than forty countries. You are responsible for making sure that the school you attend follows the terms of the tax treaty. If your country does not have a tax treaty with the U.S., you may have as much as 30 percent withheld from your paycheck.

A FINAL NOTE

While amounts and eligibility criteria vary from field to field as well as from year to year, with thorough research you can uncover many opportunities for graduate financial assistance. If you are interested in graduate study, discuss your plans with faculty members and advisers. Explore all options. Plan ahead, complete forms on time, and be tenacious in your search for support. No matter what your financial situation, if you are academically qualified and knowledgeable about the different sources of aid, you should be able to attend the graduate school of your choice.

Patricia McWade
Dean of Student Financial Services
Georgetown University

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