

## Episode 20 – Fully Funded – An Interview with Dr. Vicki Johnson

**Brian Mitchell:** Welcome to Grad-post! I'm your host, Brian S. Mitchell, and we're here to talk about life before, during and after graduate school, and whether an advanced degree is right for you. I'll draw upon my experiences as a graduate dean and research mentor, as well as my network of students, colleagues, and experts to bring you the most complete information on graduate education that I can.

I'm delighted to welcome Dr. Vicki Johnson to the program today. Dr. Johnson is the founder and director of Profellow, an online platform for professional and academic fellowships, with a searchable database of over 2,500 fellowships and funded graduate programs. She has her PhD in Emergency management and Psychology from Massey University in New Zealand, as well as degrees from Cornell and the University of London, and has served as a consultant in strategic planning. I'm delighted that she could join me today. Vicki, welcome to Grad-post!

**Dr. Vicki Johnson:** Thank you! Thank you so much. Happy to be here.

**Brian Mitchell:** You and I had an email exchange a few years ago when I was working on a National Science Foundation project about international research experiences for graduate students, and you were so kind to tell me about the website you were developing on fellowships for graduate study, Profellow. Profellow has certainly grown since then. So, I thought we could talk generally about funding for graduate school, and more specifically about the great resources you have at Profellow. I also found out we took advantage of some of the same funding sources for our international experiences, albeit decades apart. So maybe we can touch on that as well. Are you ready?

**Dr. Vicki Johnson:** I'm ready. Let's do it.

**Brian Mitchell:** Okay, let's start with some general tips for funding in graduate school. First is the funding terminology at the graduate level the same as at the undergraduate level? In other words, should prospective students be looking for scholarships to help offset tuition?

**Dr. Vicki Johnson:** This is a great question, and I made a lot of mistakes early in my career. When I first started looking for graduate school funding so early in my career, I was looking to do a master's in public health and like many people, I was using Google to look for scholarships, financial aid funding. Those were the types of keywords that I was using, because that's what I was used to at the undergraduate level.

And unfortunately, long story short, I ended up paying for virtually all of my master's program with student loans because I wasn't able to get any type of needs based financial aid or even merit based financial aid. So, what I learned later in my career when I went to a PhD program is that there is funding - quite significant funding - but it has different terminology, and this is why I was never able to uncover it early in my career. So, when I was approached by a professor about entering the PhD program at Massey University - and this is when I was on my Fulbright in New Zealand - he invited me to join, and I said, "Well, I can't take out any more student loans!" And he said, "Well, Vicki, you're going to get full funding if you get into the program." And I said, "Well, what is full funding?" And he said, "Well, that's a full tuition waiver, and an annual stipend that will cover you for the duration of your studies." And I thought, wow, I had never heard of this term full funding. So, this was really eye opening to me.

Also, at that time I had started Profellow because I had done several professional fellowships early in my career, which were funding that paid for a professional experience based at a host or working on a special project. I also learned that there are fellowships that fund graduate study. Some of them are internally used by the university. Some of them are external fellowships like the National Science Foundation Fellowships. So - long story short - I learned that the terminology that you want to look for at the graduate

level is full funding fellowships and also graduate assistantships, which are the way the mechanism that you get the tuition waiver and the stipend. So, for anyone out there start using those as your Google keywords.

**Brian Mitchell:** So, you mentioned that you went into a little bit of debt with your master's degree. You mentioned full funding. Is this available at all levels, are there differences between professional and research degrees, for example, or the master's and doctoral level?

**Dr. Vicki Johnson:** Yes, there's actually a big difference in what funding looks like at the undergraduate level and the graduate level. So, if you think about it at the undergraduate level, you're often coming into the program as maybe an 18 or 19 year old right out of high school. So, you're not really quite a working age adult yet. So, this is why financial aid is often based on your parents' income - the income of your household - and you'll find that there's a lot more needs-based financial aid at the undergraduate level because most people are coming in as minors. They don't have savings. They don't have professions. Once you start getting to the master's and doctoral level, that's when we're really working age adults. And so the funding that you'll find is merit based.

And also in exchange for work. So, when I talk about graduate assistantships and full funding, what it actually is is a work exchange. So, graduate students come into a master's or doctoral program, and they might work for the university, supporting research or teaching for about 10 to 20 hours per week, and in exchange for that work they get the tuition waiver like an employment benefit, and they get the stipend for the time that they're putting toward that work. So, it really is more of like a work study or work exchange. There's also fellowships, but they are virtually always merit-based. So, they're giving those to the top applicants. The top students. Maybe you have to maintain a certain GPA; maybe you're coming into the program with specific skills. So that's why there's such a big difference. And you won't really find needs based financial aid at the at the graduate level, unless perhaps, you're an international student coming from an economy with a different income source.

**Brian Mitchell:** So, let's talk a little bit more about international students, because a large percentage of students in our graduate programs are from outside the United States. So, are international students eligible for some of the same full funding as domestic students?

**Dr. Vicki Johnson:** Actually, in many cases international students are eligible for the graduate assistantships, which can also be known as full funding. However, it is important to look at it school by school, case by case, even department by department, because it can be different. It depends on the rules. The other challenge as an international applicant is that even if you get a graduate assistantship offer, it may not be enough to qualify you for a student visa in the United States. So, studying abroad to the United States is an expensive endeavor. So, I do try to be honest with people that you know it is unfortunately something that's pretty challenging from a financial perspective, not just for American students, but even more so for international students. But yes, the good news is a lot of international students are eligible for assistantships and even fellowships. And at Profellow we try to list as many of these opportunities as we can so you can see what you're eligible for.

**Brian Mitchell:** Let's talk a little bit more about assistantships. So, you mentioned that this is one of the sources of funding. What's maybe the difference between a teaching assistantship or research assistantship, or just a more general graduate assistantship?

**Dr. Vicki Johnson:** Absolutely. I liken them to part time university jobs for master's and doctoral students, and they're predominantly filled by doctoral students who were there for 4 to 6 years. So, these are jobs. These are really jobs. And if there's a teaching assistantship is typically supporting a faculty

member in teaching their classes. So, you might be grading papers or doing other types of work there, or even delivering the course, curriculum research assistantships are often helping faculty with their research. And then there can be other types of administrative assistantships as well. You might work in events. You might work in other parts of the university, so they're all different. But the great thing about it is you get the tuition waiver and the stipend. So, a lot of doctoral students, sometimes they'll preference a teaching assistantship because it gives you great experience to put on your CV for your post-PhD journey. If you're planning to apply to academic positions and professorships often they want to see that you have teaching experience, and one of the only ways you can get that experience is through a teaching assistantship. So often I encourage people to try to find programs that at the doctoral level will have the teaching assistantship. Some people prefer the research assistantship because they just love research. Again, it's going to give you complementary skills. You'll get to work on projects that may be outside the scope of your dissertation or your thesis, so those can be great, too, so they can all be a little different, but they all pretty much have the same benefit.

**Brian Mitchell:** And your funding in graduate school can be a combination of all of the above right? You could have an assistantship one semester and move on to a fellowship another, correct?

**Dr. Vicki Johnson:** Definitely. And actually, a lot of doctoral students especially are encouraged to apply to external fellowships in their 3<sup>rd</sup>, 4<sup>th</sup>, and 5<sup>th</sup> years, in some cases even required to do that, just to make a real effort to try to get external money, to bring into their studies. So, the good news is, if you're looking for fellowships, we also list those in the Profellow database. So, we have both master's and doctoral fellowships.

**Brian Mitchell:** So when should a prospective applicant start looking for funding? Our undergraduates, for example, they're interested in grad school. When should they start thinking about these things?

**Dr. Vicki Johnson:** I think that you should look for funding at the same time that you start your graduate school application process because Number one, it could really change where you decide to apply. So funding is a major factor for what schools that you go to or choose to apply to. You really should figure out which schools offer funding in the form of assistantships and fellowships. First, that could really determine your list of schools, and usually the universities will have information on their websites about whether they offer funding or have assistantships. But there's a lot of universities that don't. So I say, you often have to go kind of an extra mile to contact admissions, contact faculty, and try to find out what sources of internal funding are available.

Likewise, if you want to look for the external funding - so these are the ones offered by places like the National Science Foundation and nonprofits - their deadlines are very early. Sometimes the deadlines are before the graduate school application deadlines in October, September, November. So if you wait, you will miss those deadlines, and so come, you get your acceptance and then suddenly, say, man, I need funding. You'll realize that you've missed all of the external fellowship deadlines. So, it really should be done at the same time that you begin choosing your schools to apply to.

**Brian Mitchell:** Yeah, that's really great advice. So, tell me more about Profellow. How can someone use Profellow to find out more about fully funded programs and fellowships?

**Dr. Vicki Johnson:** Yes, [profellow.com](http://profellow.com) is a social enterprise, and our website includes a free database. And inside this database we list all types of funding awards: fellowships awards that include funding as well as what we call fully funded graduate programs. So, you can create a free account at Profellow. We never sell or distribute people's personal information. And when you come into the database you can filter it by the different types of awards discipline, citizenship, location, and even use keyword searches. So, in

it we have thousands of fellowships listed. So those are the funding awards that are offered by organizations, government agencies, corporations, and these are at the undergraduate masters and doctoral level, and then we also list professional fellowships which are professional experiences that you can do between studies. Also, there are summer fellowships which are funded experiences usually geared toward enrolled students. So those are good to bookmark and look at while you're in school.

And then, finally, the fully funded graduate programs was something that we started adding about 2 years ago. What we do is add programs that guarantee or provide most incoming students with a full funding package, which is the tuition waiver and the stipend. So, you'll find that there are more PhD programs that offer that than masters. But we do try to make a real effort to put master's programs that offer assistantships into the database. So you can come in. You can bookmark. You can search. And we also have some articles on Profellow to show you how to find more programs like those. There's actually thousands of programs that offer funding. We cannot even add them all to the database. So, we also try to teach people strategies to look for them in their specific disciplines.

**Brian Mitchell:** That's fantastic. What if you're from an underrepresented group? Do you have fellowships, categories specifically for women in certain fields and for students from other marginalized communities?

**Dr. Vicki Johnson:** Oh, yes, definitely. I mean, our main goal was to help make these more accessible and findable so that different groups could get them. So many of the fellowships are not categorized in that way. However, there are definitely fellowships for women in STEM, fellowships for minority students, fellowships for Latino or for students from different genders or backgrounds. So, you can use the keyword search to find those types of opportunities.

**Brian Mitchell:** I have a question about the fully funded programs. And this is great that you're combining all the benefits right? Not just an assistantship, but also tuition waivers and things like that that are all very common as part of the financing package. What about things like health insurance. Is there any consideration given to some of the kind of secondary benefits that go into these fully funded programs?

**Dr. Vicki Johnson:** Oh, definitely. So, beyond getting a tuition waiver and a stipend for the work that you do. Many of the full funding offers do include health insurance. Sometimes they include other subsidies like subsidized housing or subsidized childcare. There can be a wide range of financial benefits. Some students even get a free computer if they're going into a quantitative program. So, these are the types of things that you should look at carefully because the full package sometimes, especially doctoral packages, are worth hundreds of thousands of dollars. We have students in some of our advising programs that have packages that are valued at 400 to \$450,000 in value. So, these are not small amounts of money, they're quite significant.

Another thing I want to mention is that there's a great website called [phdstipends.com](http://phdstipends.com) by a good friend of mine, Emily, who put this up, and it helps people look at the different packages that students are getting at the masters, and mostly doctoral level. But you can take a look and see what are other people being offered in their package and use that for comparison, and also even to potentially negotiate your funding.

**Brian Mitchell:** So, what are some of the other services you have at at Profello that that students could take advantage of?

**Dr. Vicki Johnson:** Yes, we have lots of group programs. So, we offer workshops on discrete topics, like personal statements, resume and CV development, SOPs, research proposals. So those you can find right

in the menu at Profellow.com. I also am director of the fully funded course and mentorship program, which is an in-depth advising program that helps people get into fully funded PhD and master's programs. Our 2024 program is currently at capacity so it's not open. But if you get onto the Profellow email list, you'll get announcements about when that will be open again.

**Brian Mitchell:** Great! Finally, I like to hear some testimonials from people like you. You started telling us a little bit at the opening about your story and about your journey. What made you decide to get advanced degrees to study internationally? And how have those degrees helped shape your career?

**Dr. Vicki Johnson:** Yes, I'll be honest with you, Brian. I've always been driven by adventure. So for me, the pursuit of fellowships and graduate study was part of a desire to really go beyond my own horizons. I grew up in Wilmington, Delaware. I went to an inner city public high school, and so when I was accepted into and started my studies at Cornell University - this is way back in 1997 - it was really eye opening to me. You know the opportunities that are out there. These were things that I couldn't really see as a young person and I really was exploring and trying to figure out, you know, different ways to work, and I always wanted to work in public service and do socially impactful work. So, my first fellowship out of undergrad, I applied for the New York City Urban Fellows program as a government major. This was like a dream fellowship. I had an opportunity to work in the New York City office of emergency management. And actually, I was part of the 911 cohort, so we started just a few days before the 911 World Trade Center attacks. And then in that following year, I got to work as a fellow in the office of emergency management and it really opened up my eyes to a whole career in emergency management and public health. So that's what I did for the next 15 years. And I got to work in places like New York, Washington, DC. I went abroad to Germany on a German Chancellor fellowship, doing a emergency management related project, and later, after working for the Congressional Commission on Children and Disasters as a policy director, I did the Ian Axford fellowship in public policy in New Zealand to look at children's disaster education, create a project there, and that's what led to my PhD. So, the reason I love fellowships is that they are extraordinary opportunities that give you funding and resources and networks to do work. You can both become a generalist, but also develop an area of expertise. When you work on these special projects. But the best part is building of the network. I always find that career advancement comes through building your professional network and exploring different ways that you can apply your talents and skills to different challenges and different social issues. And so that's why I spent the first 15 years of my career, working in the field of public health, going to graduate school, getting my PhD. But then I changed and became a social entrepreneur, because I felt that I had a unique perspective about fellowships. I really wanted to make these more accessible so they weren't just word of mouth. And you know, we started that in 2011, and we've been working toward that mission ever since.

**Brian Mitchell:** That's a really interesting story. Let me follow up with you with your term of social entrepreneurship. So how does one who's interested in getting advanced degree? There aren't many degrees in social entrepreneurship, right? It's something that maybe you do. How do you develop a career that leads you into social entrepreneurship?

**Dr. Vicki Johnson:** Well, Brian, I'll be honest with you. I think entrepreneurship is not something that you can study through a graduate degree. I think it's something that you just need to do and try everything. I learned about business and entrepreneurship through books that I got at the library or through networks, events and business accelerators. So, for example, I was a part of the NASDAQ Milestone Makers program. So, I just am a self-taught entrepreneur. This is my one and only business that I've ever had, and the reason it's couched as social entrepreneurship is that we have a business that generates revenue toward the goal of achieving a social impact mission. So, we're not driven by grant making what we do is try to create value for our audience, and for our customers. We work with

universities and fellowship organizations so that we can provide a free database, high quality resources, and make those free and open to the people that use our website. So to me, it's been a great model. And if anyone is interested in social entrepreneurship or just business and entrepreneurship in general I would just recommend that you just go out and try to create something of value. Test it. Iterate on it, you know, find networks, join clubs and groups. It is, I feel, like anyone can be an entrepreneur at any stage in their career. A lot of people do it as a side gig, you know, as they're testing it out. So yeah, I'm happy to share with my experience on that as well. But it's quite different from my policy, government and academic kind of career track that I was on previously.

**Brian Mitchell:** You mentioned your university partners. Tell me a little bit more about that. We have a few grad deans who listen to this. How could they engage with Profellow? What are some of the benefits in doing so?

**Dr. Vicki Johnson:** Oh, yes. Well, the primary way that we fund what we do is through advertising for fellowships and universities. So, they advertise their fellowships and their graduate programs. And what's great about this is that we have huge readership. We have 85,000 people on our email list who are eager and hungry for information about fellowships, graduate programs that offer funding and other like leadership and professional development opportunities.

So, when you advertise with Profellow, you are reaching an audience that is eager for this information. And you're also reaching a very diverse audience. A lot of people use Profellow because there isn't any other platforms where they can get the information that we provide. Even at the university level it can be pretty limited to a small number of the very most competitive fellowships like Fulbright and Rhodes. Or in the career office, they tend not to really share or know much about professional fellowships which are a great way to get your foot in the door. So, when you partner with us, you get access to our amazing readership, and can get your opportunities in front of a very diverse. I like to call them global go-getters, a very go-getter audience that is looking for merit-based leadership opportunities and funding.

**Brian Mitchell:** Great! So, any final thoughts, anything we didn't touch on? We talked about when students should start looking for their fellowships, the variety of funding sources that are available, looking for fully funded programs. Anything else you'd like to add as we close here?

**Dr. Vicki Johnson:** Sure. One of the things that many of our readers and people who come to me are concerned about is just the competitiveness of the opportunities it just seems like in today's age, there's even more and more and more people applying to these opportunities because of the Internet and the accessibility. However, I want to encourage everyone not to worry so much about the competition as just developing really tailored and thoughtful application pieces really take the time to research programs to make sure that they're aligned with your goals, your values, and can provide you the resources that you need for your next career step. Take the time, carve out the time to really work on your personal statements, your application components, meeting with your recommendation letter writers, and really just have confidence that if it's an aligned program you're going to be a good fit and you're going stand out from the crowd.

So, if you're worried, I don't want competitiveness to stop people from applying to these opportunities. I can't tell you how many people told me "I never thought I could get into this" and guess what with a lot of preparation, they got in so that could be you, too. So just if you're listening, I just want to encourage you to really take part of the competition, you know.

Put your hand up. Say, this is for me, because it is.

**Brian Mitchell:** That's great advice. So, thank you for joining me today, Vicki, and thanks to all of our listeners. All of the links provided in this podcast are available at grad-post.com. That's GRAD dash, POST. There you'll find additional resources and information to help you plan your adventure for an advanced degree. There's money out there for your education, every penny and every degree counts.

#### Links

<https://Profellow.com>

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