

Hey Hoosiers! Welcome to the All Careers Considered podcast, where we explore the amazing things you can do during and after college with your liberal arts degree. I'm your host Maria Cambone, a career coach for undergraduate and graduate students attending Indiana University's College of Arts and Sciences. I am so excited to introduce you to my friend Katie Beck, the director of student affairs at the Mauer School of Law and an IU alumna from the class of 2009 today.

Maria: Hey Katie, thanks so much for being on our show.

Katie: Hey Maria, thanks for having me! I'm so excited to be here.

M: Yeah, this is fabulous! So Katie, today we're talking about students making big decisions about whether to go to grad school, right, a lot of students especially undergraduate students are seriously considering waiting out this economic downturn, that's a result of Covid 19 by continuing their education and I see a lot of parallels between this graduating class of 2020 and maybe the next graduating class of 2021, young people who graduated, with the class of 2009 like you. I thought you might be a great person to have on the show.

K: Yeah, I think I might have some experience that could help at least guide some people and what they might be wanting to consider when they're making this decision because it's obviously a big decision that's going to impact sort of the trajectory of your career and your life to a large extent, so yes, I'm super happy to be here and to share whatever wisdom I may have gleaned through my own life experience.

M: Thank you so much, so could you show just by telling us about your background as a student at IU what it was like graduating in 2009 and you know what made you decide to go to law school?

K: Yeah, absolutely, so I attended IU from 2005 to 2009, I was in the Kelley School of Business and really enjoyed my science undergraduate, so I imagine I share that experience with a lot of new recent graduates (Congratulations class of 2020!) and also exciting for the incoming seniors for the class 2021. What an exciting way to end your time at IU. So in 2009, my graduation year, we were just kind of coming off of a humongous economic downturn which was pretty unexpected and shocking and came kind of out of nowhere a lot like the coronavirus for you current recent graduates and soon-to-be graduates. So I was sitting in the fall semester of my senior year at Kelley which was you know, usually when people are going on those interviews and getting job offers and sort of winding up what they're going to be doing for the next few years after they graduate at least and just literally before my eyes watching all of those job opportunities disappear, companies were going under wholesale you know, hiring freezes being put in place. Just a total transformation of what the landscape look like in front of us from almost one day to the next, so that was pretty scary and I imagine that's kind of scary for a lot of you too to be feeling like, "wow everything that I thought was going to be there for me ladies on

the other side of this four-year tunnel is maybe not going to be there” I don't know and yeah that's super scary so I think like the first thing is to acknowledge that if that's how you're feeling like that's really normal and it's it's like a legitimately sort of unsettling type of uncertainty to have to face but I think there's also a lot of growth that you get out of being confronted with that type of uncertainty and learning how to deal with that because uncertainty is a fact of life and so this is sort of an opportunity in a lot of ways for you to have a very clear example of something that everybody can relate to. Everybody in the world is going through this together and so they're going to understand when you tell them, “oh I graduated in the years the coronavirus happened” they're going to automatically know what that means for you in terms of what you're facing right now. So it's not... on one hand, like, that's kind of an advantage right that you're you're not alone and what you're facing and that's sort of a similar thing to what I was facing. So anyway, to get back to your question, in 2009 I graduated and I was completely facing a new set of circumstances I've already been considering going to law school. I really didn't think I'd do it right after I graduated I had sort of thought that I would work for a few years for lots of reasons and then find my way back to law school seems like a probable possibility in my life but it wasn't the decision, I was you know, hoping to make right then, but you know but circumstances changed and I saw that as a good opportunity to just move that direction and sort of pivot and to react to the moment. I think that's probably what a lot of new listeners are considering right now so I did that and I decided to go to law school. I spent sort of my fall semester not frantically but for someone unexpectedly applied a lot to lots of law schools and my spring semester visiting a lot of them and trying to decide what would be the best fit for me. I decided to go to school called Northeastern University School of Law which is in Boston and absolutely loved and enjoyed my experience there a trader for anything but I definitely have thoughts about you know in retrospect, how much value I was able to get out of that experience because I went straight through and I didn't have a lot of necessarily, sort of like life experience to run while learning up again but after law school I ended up graduating in 2012, moved to Costa Rica pretty much right after law school to continue a project that I'd begun while it was so student which developed into a nonprofit that I worked on for several years then and then after about five years more or less in Costa Rica I decided to find what I was actually in the United States looking for new professional opportunities and really had started doing a lot with students with their service learning programs and had really loved my professional connection to higher education. So I came back to IU and I got a job at the media school as their director of experiential education which is how I met Maria so I spent 2 years doing that, yeah, I spent two years working with media school students and then last summer I moved over to the law school as their director of student affairs, so it is not necessarily what I would have pictured myself doing what I attended law school but it's actually not too far from what I the type of work I thought am i doing and the types of skills and capacities I hoped I'd be able to employ in whatever sort of professional career path I ended up on.

M: So Katie, you said something in there that caught my attention. You mentioned that at first, you'd been planning to go into industry for a little bit, do some work for a number of reasons, and then go to law school and your plan changed you decided to go directly from undergraduate to law school and you mentioned that having some more life experience built in between your

undergraduate and your law school experiences might have given you some different perspectives, um, I often don't hear this as a part of students considerations when they're talking about when to go to graduate school I hear students say things like "gosh I know I'm already in the school line set, I have all these study skills that I'm accustomed to using, I know how to do school right now. I don't want to have to transition out, transition back in. Maybe it makes the most sense for me to go now". So can you tell me more about the other side of that equation with how does having work experience in between undergraduate and grad school benefit you when you're in grad school?

K: Absolutely, so I mean I think you're right, like there are some benefits of being in school mindset, like you know understanding how to structure your schedule and sort of being adapted to that but I also think that you know the work the lifestyle associated with working full-time in a professional field is really different from school and the types of the ways that you're learning also are really different, so you're not going to be in a situation where it's clear what the topic that you're supposed to be, you know, consuming and understanding and developing expertise on is and that you have you know clear expectations of what you're supposed to do to show your, you know, professor or you know you know what contacts with your supervisor that you learn so what you're supposed to learn and have synthesize that knowledge in a work context it's much more ambiguous and so your learning skills that you just frankly just don't learn an environment in an environment like like education so those are really valuable skills but then I think if you have the chance to be sort of out in the workforce developing it's sort of those like a lot than a lot of more amorphous skills right like I'm mentioning sort of identifying what the problem is even in the first place is a hugely important skill that comes with practice and time and experience and frankly getting it wrong a lot of times I'm learning by making mistakes and and adjusting your approaches you gain a lot of that just by the fact of having the problem set of whatever your work environment is in front of you and you also have the whole extra problem set of navigating relationships within that work environment and that's something that looks really different when you're in a classroom setting to when you're in a professional setting and so those types of skills, I think then if you come back into higher education at a later point, they can help you really make meaning of what it is that you're being asked to do in a different way and it can help you also understand a little bit better how to prioritize. I think sometimes and you know students that when their education is their primary duty because I understand students are in different situations - there may be some students who are already used to balancing work in school and having obligations outside of school taking care of family members etc, they already honestly have a chance to think about a lot of those difficult decisions about how do you balance limited resources of time and energy, whereas a lot of students who have the benefit of being full time students really your primary endeavor is your own education which is a huge privilege in itself right, so you haven't necessarily been in a situation where you've had to say like, "oh I only have so much time to do this. What's it going to be? I'm on deadline, my supervisor needs me to turn in a memo, how do I think about the hour that I have in front of me and how I'm going to use that hour to do the best memo that I can but also be content with what I turn in knowing that it might not be the best thing I could have turned in by had 10 hours to work on it." so you don't necessarily... you're not necessarily confronted with those types of

situations all the time. You're only a student and so I think that a lot of students who end up coming back to education for for master's or advanced degrees after they've been out working for awhile to find it to benefit them so much because they're already sort of in this place where they can say this is what I have to do I can assess my competing interests and like deadlines in my timeline and I can I can just sort of focus myself in a different way to get the work done and still do my best work but not necessarily allow it to consume my entire day like it yes might have if you're only a student used to pulling all-nighters or finding or you know working up against deadlines in different ways so those are just examples.

M: Yeah, yeah, those are great examples, thank you and those are good things to be thinking about as folks are deciding you know is graduate school right for me right now, you know.

K: Yeah, I think some other things like... there's just sort of things about life that when you're in the somewhat bubble of college you don't get exposed to, so remember being in law school and learning about like mortgages and like I know what the word mortgage means but I don't necessarily have a concept of what that looks like in real life or how that plays out now when I'm an adult, unfortunately I know a lot about what a mortgage just an example and I feel like if I had you know perhaps just had a little bit more opportunity to grow in maturity and life experience before I had the opportunity to be in a law classroom, I might have picked up on a lot more stuff that just frankly I didn't have any wise experience for it to rest on top of for it to sort of attach to so I think about that - in retrospect about my own decision to go straight through.

M: Let's see so can you tell me what are some other things that students could be considering right now when they're deciding whether to continue their education? You know some of those things might be do they have interest in higher education beyond their undergraduate degree you know are there are there job prospects in industry markets that interest them right now, you know, or is their industry crashing you know and right are there opportunities to do coming coming about because of the changes that are just happening?

K: So yeah, I mean, I think there's a lot but there's a lot to think about right so you're thinking about you know school isn't free, that's one fact I mean, there might be some lucky few who get fellowships or scholarships or have other sources of support or for which money is not the issue you in which case wonderful for you, congratulations, that's... I doubt the like reality of most students so obviously that's a huge concern what's it going to look like money-wise if you were gonna spit ball how much and I can put this information in the show notes as well because either one of this look at this up before our recording but if you were gonna spit ball how much does a graduate degree cost well I think it really depends on the program that you're looking at right, so when you're talking a lot of masters and PhD programs come with some sort of sort of fellowship attached where the idea that there covering part of your tuition and you're also teaching as part of your obligation to pay but you're also not working and thinking an income and so you have expenses of real life-like lens and food and whatever other obligations and perhaps your undergraduate loan payments to consider in thinking about what your day-to-day budget reality is going to look like what type of lifestyle you're going to be able to afford and

different programs possible one of the more expensive graduate programs as far as I understand and so depending on what sort of scholarship situation you're looking at I mean that is tens to hundreds of thousands of dollars that is going to be added or become your student debt burden, so that is a significant life decision and commitment to make um you know on the flip side I think there's a possibility that there might be scholarship opportunities, I'm in a moment like this when schools perhaps are also looking at the uncertainty as affecting their incoming classes decisions to defer or come so perhaps there's opportunities I don't know that for a fact but I can imagine there might be some to find scholarships that might not have otherwise existed, in which case, back to factor into your decision maybe there's an opportunity to find funding because of this that wouldn't have otherwise been there but I mean realistically speaking, it's going to be however many years of your life the program is where you will be on a restricted budget to the at the very least and most likely not earning any type of stable income other than whatever loans you're taking out and then whatever loan burden that penalty due at the end is going to be significant so in my sort of personal experience I was taking I was passionate all of these considerations another thing I think that life experience gives you is a better concept about the value of money, I don't think that my perception of what law school debt and like the numbers that they attached to it really meant. Quite frank.

M: I remember that feeling for myself.

K: Yeah, yeah absolutely and I... you know, I was super lucky I got scholarships to attend undergraduate, so in my head I was also saying you know I avoided student debt this far at least I'm not going into grad school with undergraduate debt and so it's sort of justified to myself to get myself more leeway in terms of taking on debt which, obviously, pretty much regret now but you know I'm going to I'm on the other end of it, I'm starting to pay, I'm paying it off so and I'm also making decisions around a decision that I made back then which was to rely on public interest loan forgiveness that's sort of what my sort of personal expectations about my career path made sense anyway that I would likely be working in a qualifying position for public interest loan forgiveness, which is a federal program that helps forgive student loans for students who are working qualifying positions a lot of law students who go into public interest work really depend on that program, so that was also part of my equations but what that means now in practical terms is that I am really bound to be working in positions that will qualify for that loan forgiveness program, you know, it's great because I love working for a university and public universities qualify but it has oh, it has sort of restricted what types of opportunities have allowed myself to consider and so that's also something to really be honest with yourself about who you want to close yourself off of other opportunities by making this decision and maybe that is the right choice but just thinking really clearly about what all of your opportunity costs are as well is really important that's that is so helpful to think about how the funding choices you make going into graduate school can really shape the next 10-12 years of your career going forward and I think that's something that students simply don't know about right we in undergraduate we don't always talk about where these funding sources come from and what paths they might lead you on yeah and I also think yeah and I think there's a lot of just sort of light on it's uncomfortable to think about how having that type of debt and it's scary and it's there's some

feeling of shame to to having a lot of debt and like people don't like to talk about it out loud even though like so many of us are in the same situation. It's not really something that you like the broadcast and so it's hard to get clear information about making good decisions and like what's too much like what does this look like realistically say what how much money are they going to be paying back every month and so having conversations with a financial aid advisor can be really helpful because they're experts in this they think about this all the time they're not scared to talk about it with you and tell you frankly what your situation might look like, I'm asking questions that'll help you navigate the best decisions for yourself so really finding some expertise to talk to specific aspects of these considerations and finding the experts and using the resources that you have within your department and your school programs to to help you make a really informed decision.

M: Yeah, yeah and actually that makes me think of money smarts, which is a financial aid consultant which is available to all IU students and IU staff and faculty. I'm gonna check out what money smarts does in terms of helping people plan for graduate school and we'll make sure to include that in the show notes as well. Thank you so much, plug it for me.

K: Yeah great!

M: So let's you know, we've talked a little bit about you know, the value of do you decide to go to graduate school now or do you decide to wait a couple years and work a little bit, we've talked about the cost of going to graduate school, different kinds of funding for that are there other things that students should be considering when they're deciding whether to continue their education now whether to continue with their education at all or whether to wait a couple of years try a job search and then maybe go to graduate school after they've worked for a couple years? What else should be on their radar?

K: Yeah, I mean I think that's sort of like elephant in the room or fundamental thing, we have their intention, is what do you want to do like what are your life goals what are your what's your career path well, I think that the most important thing and possibly an elephant in the room that we haven't addressed is like really what do you want to do, what are your goals, what are your passions, where do you see yourself in five years and ten years upon retirement when you're you know receiving the accolades from your many co-workers for all of the you know things that you've done in your long storied career whether that what you want that to look like for yourself obviously you don't need to know that in you know fine detail because you frankly don't have as much control over that as you think you might but I think really having sort of like a heart-to-heart with yourself about what's important to me in my professional career is it achieving certain milestones the cheating a certain title or a certain position is it focusing on and being able to on a daily basis exercise certain skills and traits that make me feel really good and useful to the world what specifically are those traits and skills and what specifically about that makes me feel useful and how does that align with a job that eventually someone's going to pay you to do you know. Yeah and thinking also open-mindedly about the different ways that could look so we're seeing you know new industries in play with old industries crumbling sometimes in

surprising ways so I think keeping an open mind and being less specific about you know the company the specific job, the specific title that you want to achieve and thinking more about capacities and skills and contributions that you want to make is going to help you keep an open mind and also be able to be receptive to opportunity when they as they sort of come past you because you know, if you're not looking at something, you're not going to, you're not going to see it so that's one thing so like really some self-assessment about what you want to do and then you know backtrack from there like, okay does that thing that I want to do require a specific set of skills that have to be validated by some form a form of certification or licensing? Are there steps that are required to take in order to be able to exercise those skills? If you want to be a doctor obviously you have to go to medical school if you're practicing attorney you have to go to law school, so I mean there's certain paths that require a higher education in which case your question isn't necessarily of "do I do this?", it's more of a matter of do I do this now and so I think then that's the first touching to ask for yourself and if the answer is, no this is not required, then it's a different set of questions you want to ask yourself is like okay then why am i doing it otherwise like is it really is it going to give me knowledge that I cannot otherwise obtain is it going to connect you to a network of peers and potential collaborators and colleagues and mentors and future employers that otherwise I cannot obtain in some cases and in you know in some industry, that is definitely, how things work in which case that will inform your decision in one way in a lot of other cases it might not be mandatory, maybe it's for your personal fulfillment or enrichment and that can be reason enough if that makes sense for you but one thing that I hear some students say and I definitely want to dissuade as being a dominating or singular reason for choosing basically any future path, is because other people want you to do it. I think that that is a recipe for feeling dissatisfied in your work if that is a primary or the only reason that you're say going to law schools because your parents expect you to, I really think that deserves a much closer inquiry because I think that really just he values the importance of your own sense of personal satisfaction and moving toward you're going to be spending all day every day countless hours your passion your energy every day that you wake up it's going to be working towards something and you want to make sure that that's something that's important to you.

M: All right are you sure we can't get you to come be a career coach because I think you sound just like a career coach right now? [Laughter]

K: Maybe we can negotiate but probably not!

M: Yeah, well gosh you've given me lots to think about and I hope you've given our audience and our students a lot to think about - this has been really helpful I really appreciate it thanks so much for sharing your great experience with us today.

K: You're so welcome absolutely and good luck to all of you out there who are working on what that next step is.

M: Thank you so much for coming and talking to our audience on the show today. Folks thank you so much for tuning in to All Careers Considered. If you're looking for some individual help

with your graduate school search or if you're thinking about how you can personally make this decision, you're welcome to hit up a Walter Center career coach online anytime monday through friday 9 a.m. to 4:30 p.m. Eastern. You can find us at the Walter center for career achievement online, I'll include a link to how you can contact us in the show notes, I encourage you to check out those show notes for details on how to reach us for some of the resources that we talked about today and if you want to talk to me personally you're welcome to shoot me an email mcambone@iu.edu. Thank you again so much Katie, and thank you stay healthy and stay safe Hoosiers!