

Physics Graduate School Cheat Sheet

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1 Being Human & Taking Care of Yourself

- If you need someone to talk about anything that is distressing to you, please reach out to any of your peers or the faculty (e.g. Ron G., Andrew B.).
- If you want to talk to someone outside the department, you can set up an appointment with a CAPS counselor; see more [here](#).
- If you are concerned about someone else and are not sure what to do (and don't feel comfortable reaching out to a faculty in person), you can share your concern anonymously; see more [here](#).
- Know that Rutgers has a lot to offer, e.g., fitness center (free), fitness classes (free), spa services (for a fee), outdoors programs (for a fee); see [here](#) for more details. Also, you can join any of the student organizations; see a comprehensive list [here](#).
- If you have a non-PTL appointment, your Rutgers-paid health insurance would cover one full-physical test every year — use it to stay on top of your health! If you get the dental insurance, you will have two free cleaning every year. Of course you don't have to get tested frequently if you don't like, but note that these benefits come (free of charge) with your university-sponsored health insurance.

2 Bureaucracy Checklist

- Your TA-ship covers your tuition (max of 24 credits during an academic year, which consists of Fall, Spring and the following Summer), so be sure to maximize the number of credits you enroll in during the year you are teaching. This way you can minimize charging credits to grants that may support you for a GA (which could mean more travel funding etc. for you).
 - If you are teaching for an entire year, make sure that you enroll for 9 (Fall) + 9 (Spring) + 6 (Summer) credits, and do this *as long as* you don't exceed 66 credits in the first three years (when you are most likely teaching). This way, you will need to enroll for 1 credit per semester for years 4-6 of your degree (assuming you will graduate in six years), giving you the total 72 by your graduation. Note that you will need to enroll for at least 1 credit every semester to be considered a full time student (alongside filling out a form), so plan accordingly.
 - If you teach during only the Spring semester of an academic year, make sure you enroll for credits in the Spring and the following Summer, *assuming you need to complete credits*. You can register for as many credits in the Summer such that the total for the academic year is 24.
 - Once you have an advisor (which you should by the end of your first Spring semester), you can enroll for research credits to reach the max number of credits. You **do not** have to have passed your qualifier to enroll in research credits, i.e., you should enroll in Phys 623/624 (before qualifying) and 701/702 (after). Note that beyond the required courses, you do not need to take actual courses to earn credits that contribute towards your degree; you can get credits for your research. Also note that there is **no** benefit to earning more than 72 credits during your time as a graduate student.
 - If you are unsure of where you stand in terms of the number of credits, just email/talk to Ron Gilman. Also, you should plan ahead so that you get done with your credit requirements as soon as possible without wasting any grant money; you don't want to have to worry it in your last year!

- If you are a US resident/permanent resident, be sure to think twice about taking on any extra teaching appointments. Anything beyond a normal appointment will likely push you in the income range that will kick in deductions for social security, etc., meaning that your take-home amount will not see much benefit from the extra appointment (and you basically won't be getting the extra deductions back until you retire ..). Talk to the payroll people if you have questions about the various deductions. You can see your paycheck, deductions, W2, etc. [here](#).
- If you have student loans, you should be able to defer them while you are in graduate school. Depending on your lender, you might need to fill out a form that will need to be signed by the Graduate Assistant (Shirley), confirming your enrollment in a graduate program. Note that to defer your loans, you need to be a full time student, which requires: for junior students, either a TA/GA with 3 credits or PTL/Fellow with 9 credits, or for senior students filling out a full-time status form (where senior = you are mostly done with your credit requirements and hence only need to register for 1 research credit per semester; junior otherwise).
- If you are interested in getting a Master's degree (which could be something to do, even if you are not thinking about leaving the PhD program), you can get it once you pass your qualifier and have 30 credits completed. Since you'll need to fill out the candidacy form, which your qualifier committee will need to sign, you might want to get it done alongside your qualifier. See [here](#) for more details.
- When you file your taxes, talk to other grad students for advice. Don't just trust automated tax return websites (e.g. H&R Block) as they don't generally don't know about the graduate student status, unless (maybe) asked specifically about things (e.g. Lifetime Learning Credit).
- Ron has funds available for supporting conference travel; about \$750 per graduate student. Ask him about it if there's a conference you'd like to attend and need support! Also, be sure to apply for the Graduate School Travel Awards; you will get around \$250 *at least* once during your time here.

3 Other Things to Keep in Mind

- Before deciding on an advisor, you can request to talk to any of the professors. You can also ask about attending group meetings (if they happen) to get a different point of view on the group dynamics.
- Don't fall for tutoring scams! These can typically be identified easily if you stay alert, e.g., the person is asking you to cash a large sum of money .
- Rutgers Grad Fund offers help with fellowships (including finding the right match(es), application development etc.); see more [here](#).
- Rutgers Career Services offers help with CV/resume critique, etc. You can set up an appointment online to meet with an advisor; see more [here](#).
- If you don't want to use your laptop and don't have access to a cluster, you can request an account on `gradserv`, which is a server available for all physics graduate students. See [here](#) for more details.
- If you have IT-related trouble, there's free help available; see [here](#) for more information.