Career Paper

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Abstract

In this paper, I discuss the means of becoming a psychologist. Psychologists study cognitive, emotional, and social processes as well as behavior by observing, interpreting, and recording how individuals relate to one another and to their environments. At a growth rate of 14%, the field is growing quickly and will need more practitioners. Getting a license to become a psychologist requires lots of time in an internship, as well as a thorough education. Some jobs require masters and doctorate degrees which can sum up to a costly $166,000 dollars. A great way to shave off some debt is to complete your degree’s prerequisites, like biology, psychology and statistics, at a community college while you stay close to home. This alone can save up to $20,000 in room and board if you decide to get your Associates degree. Accounting for scholarships like FAFSA, college choice, and saving strategies, you can end up paying under $100,000 for your whole education. In the end, you’ll have a good salary averaging at around $80k to live on.

Career Paper

Based off what I think is best for me, my family, and my future, I’ve chosen psychology as a general career field to pursue. It’s important to me to have a steady and well-paying job but still an occupation that interests me, and I feel psychology fits that criteria. To get there though, I’ll need to consider some important factors.I’ll have to consider the need for that position in the future, what kind of colleges offer that degree program, if I can complete some of the pre-requisites at Valencia, any other degree requirements, the cost for that education versus the salary I may receive and whether scholarships will be available to help with those financial needs.

# Growth Rate

Job outlook is a forecast of the change in the number of people employed in an occupation over a set period. I want a steady career, a job in which I don’t have to worry about struggling to find an employer, and one in which I don’t have to worry about the practice going out of business due to lack of need. Because of this, it’s important to research the job outlook of my prospective career field, to determine whether I’ll be realistically able to find a job in this field when that time comes. According to the Bureau of Labor Statistics (“Psychologists” 2019), the growth rate for the next decade for psychologists is 14% which is much higher than the average outlook, which sits at 5%. One reason for the escalated rate is that in the last decade there has been a significant rise in mental health awareness. Countless celebrities like Adele, Emma Stone, and Demi Lovato have been very vocal and honest about their experiences with depression, anxiety, and panic attacks. Similarly, social media has given us an outlet to not only express our feelings but see what others are going through as well, and that kind of connection has given us the courage to open up about mental health, because we know we aren’t alone. It’s made it easier for some to get help with licensed psychologists and therapists, and as the topic becomes less taboo, more and more will strive to look after their mental health in the same way they look after the other aspects of their lives. Moreover, as educators realize the significance of the connection between mental health and learning, there will be more school therapists as well.

## Getting the Degree

Getting a degree in psychology can be a lot of work. Most psychologists need a masters or doctoral degree as well as a year of internship/residency and a license to practice. It can be a long road, but you’ve got to start somewhere, beginning with which colleges offer programs for this major.

### ***Prospective Colleges.***

My top 3 colleges are Florida State University (FSU), University of North Carolina-Chapel Hill (UNC), and New York University (NYU). FSU, located in Tallahassee, is my #1 pick, mostly for financial reasons that I’ll get into later. To the point though, one of FSU’s top programs is Psychology. They offer undergraduate degrees, as well as graduate degrees in clinical, cognitive, developmental, neuroscience, and social psychology. NYU, located in Manhattan, is also a good choice. Not only are the campus and the city it belongs to astoundingly beautiful, but they offer a multitude of psychology degrees for undergraduate and graduate students. They offer social, clinical, forensic, social and consumer, and neuroscience psychology. UNC, located in Chapel Hill, is best choice of all my top 3 for psychology. According to US News (“Grad Compass” 2019), UNC is ranked #13 in the nation for psychology, nearly competing with Ivy League schools. Like most, they offer programs for both undergraduates and graduates. At the graduate level they offer behavioral neuroscience, clinical, cognitive, developmental, social, and quantitative psychology.

#### Prerequisites at Valencia***.***

In the three years I’ve been a student at Valencia, I’ve learned so much that I wouldn’t’ve have learned at the high school. Of course, I knew that college education would far supersede my k-12 education, but I never knew how much more interesting and much better-taught it would be. The schooling I received here is honestly a big motivator to continue further into college, where I’ll be able to really immerse myself in the campus and the education. This next semester will be my last, because after this spring I’ll have enough credits to get my A.A., and I’ll have the prerequisites I need to transfer into a university with a psychology program. At all 3 colleges, most undergraduate psychology programs mandate that you take Introduction to Psychology or General Psychology, Biology, Statistics, and an elective Psychology course. Of these, I’ve completed Biology and Statistics, I’m currently in General Psychology, and next semester I plan on taking Developmental Psychology and that will give me the credits I need to get my A.A. and transfer.

##### **Other degree requirements***.*

To practice as a psychologist, first and foremost you need to get a degree, whether it be a masters or doctoral depends on the field of work. Just as important though, you need experience. Most psychologists complete an internship before they officially start practicing. Just taking a quick search on Google, in Orlando alone I found 30 places offering internships for psychology degree-seeking students and graduates. However, a google search alone is insufficient. According to Association of Psychology Postdoctoral and Internship Centers (“Internship Member Criteria” 2018) there are a lot of requirements for your internship program. Some of the requirements include “the internship agency has a clearly designated doctoral level staff psychologist who is responsible for the integrity and quality of the training program. This person is actively licensed, certified, or registered by the State Board of Examiners in the jurisdiction where the program exists, and is present at the training facility for a minimum of 20 hours a week.” and “the internship experience (minimum 1500 hours) must be completed in no less than 9 months and no more than 24 months.” On top of these requirements, the hours needed to complete the internship vary by state. Once you finally have your hours done though, you can apply for a license.

In every state you must be licensed to practice psychology. To apply for a psychology license, you need your degree and verified internship experience. In addition, you need to pass the Examination for Professional Practice in Psychology, or the EPPP. According to the American Psychological Association (APA), expenses can cost over $1000 in license application fees as well as exam fees, not forgetting any money you spend preparing for the exam (Dittmann, 2004). Once all the requirements are met, you can apply to the state licensing board, and if they approve, they’ll grant the license. Some other occupations require additional licenses though. The APA says, “Nine states require licensees to have a separate designation as a ‘health-service provider’ if their practice includes the provision of health-care services - including mental health care.” (Dittmann, 2004)

##### **Cost analysis**

Although I do have a list of colleges in mind, to calculate the cost of this education I’m relying on average cost statistics for universities across the U.S. According to the National Center for Education Statistics, as of 2017, the average total tuition, fees, room and board rates charged for full-time undergraduate students at a public university sum up to $26,593 (“Tuition costs of colleges and universities” 2017). After just getting your bachelor’s, a student could be saddled with over $100k in debt. Not to mention, to get your master’s, just considering tuition, would average around 15k per year, and for a doctorate, $17k annually. Say I choose to get my doctorates, that’s nearly $165,000 by time I have my degree. Adding fees for the license application and exam fees, I can expect to cough up another thousand dollars. And all that before you even get into the field. Though it sounds taxing, it’s best to look at the glass half full, and moreover to look at the salary. Referring to the Bureau of Labor Statistics, the median pay for a psychologist as of 2018 is $79,000 a year (“Psychologists” 2019). That’s more than enough to live comfortably, and with wise saving and good handling, enough to pay off college debt over time. Although it takes a bit of work to get to a well-paying job such as this one that requires such experience and education, in the end, you’re better for it, because not only do you now have a well-paying job, but you’re a licensed psychologist, and you have a whole life and career ahead of you.

##### **Scholarships**

As a student going into this field knowing the long financial road that lies ahead, it’s critically important to find scholarships that can help ease the financial burden a collegiate education can impose, after all, the less debt the better! One scholarship I currently have is the Bright Futures Academic Scholarship. Bright Futures is a scholarship funded by the state of Florida that awards high school achievement at different levels based on criteria like GPA, tests scores, and volunteer hours. The one I have required a 3.5 or higher GPA, 100 volunteer hours, and having a SAT score of 1290 or higher. The scholarship, which I’m so incredibly, incredibly grateful for, pays for 100% of my tuition, and helps with books and fees. In addition, I completed the Free Application for Federal Student Aid, otherwise known as the FAFSA. The FAFSA is a scholarship from the government that disperses federal grants to students based on their financial needs. It gives me the money I need for books. I was also so fortunate to receive a Pell grant, which I plan on saving for when I transfer to a university. Pell grants, like the FAFSA, are federal grants based on financial need. With my current aid, I’ll end up with around $85,000 in college debt, but that’s not accounting for any future scholarships I may attain.

The reason I want to go to FSU for the rest of my degree is because bright futures pays for 100% of my tuition and it doesn’t apply out of state. Of course, though, I can apply for other scholarships for additional financial aid. There are plenty of websites that offer miscellaneous scholarships. With a quick search online, I found a scholarship application that doesn’t even need an essay, it’s open to all high school and college students, and is currently open for application and awards up to $2000 every single month. Applying for scholarships is only as hard as you make it, people want to help, all you need to do is help them help you. In the time I have left at Valencia, and all through college, I plan on applying for scholarships so that I can leave college with as little debt as possible.

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