Requirements for an Economics Major

Students desiring a major in Economics must fulfill the following requirements:

Students must take at least 40 semester hours of economics. A GPA of 2.5 or above in economics courses taken at UC Denver is required for graduation. No pass-fail grades count toward the major.

**Required Courses**
- ECON 2012 Principles of Macroeconomics
- ECON 2022 Principles of Microeconomics
- ECON 3801 Introduction to Math Economics—Note: Students can have ECON 3801 waived if they take CALC I, II and III with grades of B or better in each.
- ECON 3811 Statistics with Computer Applications
- ECON 4071 Intermediate Microeconomic Theory
- ECON 4081 Intermediate Macroeconomic Theory
- ECON 4091 History of Economic Thought
- ECON 4811 Introduction to Econometrics

Students must receive a grade of C- or better in all of their required courses.

**Elective Courses**
Students may choose five other three-semester hour economics courses to complete the hours required for the Economics major. Students must receive a grade of D- or better in their elective courses, but only one grade below a C- will count toward the fulfillment of the major requirements.

**Outside Courses**
Economics majors are required to take at least one Political Science course. It is also strongly recommended that Economics majors take at least two semesters of calculus if they are planning to attend graduate school in Economics or Business.

**Other Requirements**
At the end of their senior year, students must submit copies of their three best term papers for outcomes assessment of the program. The three papers should be submitted at one time to the Economics Department office, prior to the first day of the month in which the student plans to graduate.

Students must take at least six of the courses for the major from UCD faculty, including at least three courses from the following list: ECON 3801, ECON 4071, ECON 4081, ECON 4091, ECON 4811. Once a student has enrolled at UCD, no more courses in the major may be taken outside the UCD Economics Department. This includes courses offered at Metropolitan State College. The department reserves the right to require a demonstration of competence for any core courses not taken from UC Denver faculty.

These requirements are effective for students who first register as Economics Majors for the fall term 1992 or later.

Undergraduate Advisor: Jim Smith
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Telephone: 303.315.2045

Program Assistant: Christine Lukvec
E-mail: christine.lukvec@ucdenver.edu
Telephone: 303.315.2030
GRADUATION CERTIFICATION CHECK-OFF SHEET

Name ________________________________________________

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<th>CREDIT HOURS</th>
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ELECTIVES (you should have completed 4071 and 4081 before taking 4000 level electives):

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6   3   |   | HONORS (cum laude has an option requiring two 4000-level classes) |
| 7   3   |   | |
| 8   3   |   | |
| TOTAL |   |   | GPA _________ |

*A GRADE OF C- OR BETTER IN REQUIRED COURSES. D- OR BETTER IN ALL ELECTIVE COURSES BUT ONLY ONE BELOW C- WILL COUNT.*
Honors in Economics

Students wishing to earn departmental honors in Economics should consult with their advisor no later than the beginning of their senior year.

**Cum Laude** will be granted to students who complete an Economics major with a 3.50 GPA in all upper division (3000+) courses in economics taken at CU-Denver with a minimum of 8 such courses, and either: two additional electives in economics beyond those required for the major, taken at the 4000 or higher level, or an acceptable honors thesis. The thesis must be approved by a three-member committee of the department faculty and will include a presentation of the results to that committee. Students should register for the thesis, using ECON 4850 as the course number, as a three-credit independent study, which will be in addition to the regular requirements for the major. Students must use a “Special Processing Form” to register.

**Magna Cum Laude** will be awarded to students who complete an Economics major with a 3.70 GPA in all upper division (3000+) courses in economics taken at CU-Denver with a minimum of 8 courses, and complete an acceptable honors thesis. The thesis must be approved by a three-member committee of the department faculty and will include a presentation of the results to that committee. Students should register for the thesis, using ECON 4850 as the course number, as a three-credit independent study, which will be in addition to the regular requirements for the major. Students must use a “Special Processing Form” to register.

**Summa Cum Laude** will be awarded to students who complete an Economics major with a 3.88 GPA in all upper division (3000+) courses in economics taken at CU-Denver with a minimum of 8 courses, and completion of an outstanding honors thesis. The thesis must be approved by a three-member committee of the department faculty and will include a presentation of the results to that committee. Students should register for the thesis, using ECON 4850 as the course number, as a three-credit independent study, which will be in addition to the regular requirements for the major. Students must use a “Special Processing Form” to register.

In order to wear the “Honors” cord at the spring graduation ceremony, a draft of the thesis must be submitted to the chair of the committee by the Monday following spring break, all other requirements including oral presentation and proof of meeting the GPA requirements must be completed by the week before graduation.

In order to be recognized in the spring graduation program, as “Honors Pending,” a draft of the thesis must be submitted to the chair of the committee by the Monday following spring break, the oral presentation and other requirements must be completed one week before graduation.

In order to be recognized in the spring graduation program with the specific honors degree being conferred, e.g. “summa,” “magna,” etc. students must turn in the completed final copy of the honors thesis by the Monday after spring break in addition to meeting the other requirements by the week before graduation.

Unless the above conditions are met according to the deadlines, recognition will come with the diploma after graduation.

Undergraduate
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MATHEMATICS REQUIREMENTS FOR PhD PROGRAMS AND PROGRAMS IN FINANCE

PhD programs in Economics and Finance are analytically very intensive. If you are interested in pursuing a PhD or a top flight program in finance even at the Master’s degree level, it is imperative that you take significant coursework in mathematics. A double major in Economics and Mathematics is preferred.

The following courses are a minimum necessary to be successful in PhD studies and top programs in Finance (Make sure that you check course prerequisites in the Catalog) Having said this, you will find that if you go far enough in Economics every mathematical technique you will learn will have an application.

Math 1401 Calculus I
Math 2411 Calculus II
Math 2421 Calculus III
Math 3000 Introduction to Abstract Mathematics
Math 3191 Applied Linear Algebra
Math 3200 Elementary Differential Equations
Math 4310 Introduction to Real Analysis I
Math 4320 Introduction to Real Analysis II
Math 4810 Probability Theory
Math 4820 Statistics

Other Courses (Check out Prerequisites in the Catalog) That Are Recommended:
Math 4390 Game Theory (Note Prerequisites )
Math 4201 Topology
Math 4733 Partial Differential Equations
Math 4450 Complex Variables
Math 4659-Numerical Analysis I*
Math 4660 Numerical Analysis II*
Math 4792 Probabilistic Modeling*
*particularly useful in computational finance
HOW DO I GO ABOUT SELECTING A GRADUATE PROGRAM? SOME SUGGESTIONS

1. LOOK AT WEB PAGES OF THE PROGRAM YOU WOULD LIKE TO ATTEND AND BOOKS AND WEBSITES RANKING PROGRAMS
   o EXAMPLE: FINANCE PhD AT WHARTON, NOTE THE MATH CAMP AND WHAT THEY LOOK FOR (DYNAMIC OPTIMIZATION IS MENTIONED) OR FINANCIAL ECONOMICS AT DUKE OR MIT OR FINANCIAL ENGINEERING AT CLAREMONT
   o START A NOTEBOOK ON PROGRAMS. ADD TO IT AS YOU FIND MORE INFORMATION.
   o MANY OF THESE PROGRAMS LIST THE CURRENT STUDENTS ENROLLED. CAN YOU FIND OUT WHAT THEIR CREDENTIALS AND PREPARATION LOOKED LIKE WHEN THEY APPLIED?
   o YOU CAN CONTACT THE ADVISOR OF THE PROGRAM IN WHICH YOU ARE INTERESTED WHEN AND ONLY WHEN YOU HAVE DONE YOUR RESEARCH AND HAVE A SPECIFIC QUESTION. THEIR TIME IS VERY VALUABLE. THEY WILL NOT WELCOME QUESTIONS THAT ARE NOT SPECIFIC AND FOCUSED NOR WILL THEY WELCOME REPEATED CONTACT. RESPECT THEIR TIME!!!!!!
   o AGAIN FIND OUT WHERE PROGRAMS PLACED THEIR GRADUATES. THIS WILL TELL YOU WHAT YOU CAN EXPECT IF YOU DO VERY WELL IN THEIR
2. WHAT SHOULD YOUR APPLICATION LOOK LIKE?

- EXPERIENCE ON A RESEARCH PROJECT WITH A PROFESSOR HELPS
- LETTERS OF RECOMMENDATION THAT ARE SPECIFIC ON YOUR ACCOMPLISHMENTS—"BEST STUDENT I HAVE HAD IN 10 YEARS!"
- NEVER ASK "CAN YOU GIVE ME A REFERENCE TO ...?" RATHER ASK "CAN YOU GIVE ME A STRONG ENOUGH RECOMMENDATION TO GET INTO....?" A NEGATIVE RECOMMENDATION WILL ELIMINATE YOU FROM CONSIDERATION AT ANY REPUTABLE PROGRAM.
- A RESEARCH PAPER WITH ECONOMETRICS AND DATA—MUST BE WELL-WRITEN, WITH REFERENCES TO JOURNAL ARTICLES AND GREAT CONCLUSIONS—THIS SETS YOU APART FROM THE REST.
- MATH COURSES IN THE MATH DEPARTMENT DISTINGUISH YOU FROM THE 1000s OF APPLICATIONS—SEE THE RECOMMENDED LIST AT THE END OF THIS PRESENTATION!!!! THIS IS PARTICULARLY TRUE IN ALL TOP PROGRAMS WHETHER IN ECONOMICS OR FINANCE. ALSO TOP MASTER’S PROGRAMS IN FINANCE, MBAs AND ECONOMICS. FINANCE EMPHASIZES PROBABILITY AND STATISTICS AS WELL. THE MORE MATH COURSES YOU HAVE, THE BETTER YOU LOOK. ALSO GRADES IN THESE COURSES COUNT!!!
- ALONG THESE SAME LINES, GPA IS IMPORTANT BUT NOT THE ONLY THING. YOUR RESEARCH PAPER OR RESEARCH EXPERIENCE CAN OPEN DOORS!!! KNOW YOUR PROFESSORS. SHYNESS IS NOT REWARDED. BUT DO NOT OVERUSE YOUR ACCESS TO PROFESSORS AS THEY ARE ALWAYS BUSY WITH THEIR OWN WORK, AND YOU WANT PROFESSORS WHO PUBLISH WELL AND OFTEN. SUCH PROFESSORS HAVE PROFESSIONAL CLOUT. THIS WILL WORK FOR YOU.
- MAXIMIZE YOUR GRE OR LSAT OR GMAT. SEE WHAT THE SCORES WERE FOR THE CLASS THAT WAS ADMITTED AT THE PROGRAMS YOU WOULD LIKE TO ATTEND.
YOUR ENTRANCE ESSAY WILL MATTER. MAKE SURE IT IS WELL-WRITTEN AND HAS ALL THE POINTS YOU NEED TO MAKE.

3. MAKE A LIST OF 10 SCHOOLS YOU WANT TO GET INTO:
   o 3 THAT ARE “LONG SHOTS” BUT WOULD BE GREAT IF IT HAPPENED
   o 5 THAT ARE A REALLY GOOD FIT AND WOULD SERVE YOU WELL
   o 2 BACKUPS THAT WILL GIVE YOU A GOOD EDUCATION
   o SEE WHERE THEIR RECENT GRADUATES PLACED. WHERE DID THEY GET JOBS.

REMEMBER THAT VIRTUALLY EVERY PROGRAM OF CONSEQUENCE HAS A “STAR.” IF YOU WORK WITH THIS PERSON, YOU MAY BE THE BEST STUDENT THE PROFESSOR HAS. THAT MAY BE A REALLY GOOD THING FOR YOU.

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BE WARY OF RANKINGS IN SUCH PUBLICATIONS AS US NEWS AND WORLD REPORT AS THESE RANKINGS ARE OFTEN MADE WITH INPUTS RATHER THAN OUTPUTS. OUTPUTS (e.g. FACULTY PUBLICATIONS IN THE BEST JOURNALS, WHERE GRADUATES GOT A JOB) ARE WHAT REALLY COUNT. USE RANKINGS SUCH AS US NEWS AND WORLD REPORT BUT ONLY AS A STARTING POINT. LOOK FOR THE RANKINGS OF PROGRAMS IN THE PROFESSIONAL JOURNALS OF THE ACADEMIC DISCIPLINE (e.g. Journal of Finance, the top journal in finance). THESE RANKINGS ARE THE ONES THAT REALLY COUNT. ACADEMIC REPUTATION OF THE PROGRAM IS THE CURRENCY IN THE REAL WORLD.

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EXPERIENCE ON A RESEARCH PROJECT WITH A PROFESSOR HELPS

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- 2 BACKUPS THAT WILL GIVE YOU A GOOD EDUCATION
- SEE WHERE THEIR RECENT GRADUATES PLACED. WHERE DID THEY GET JOBS.
- DON’T OVERLOOK “SLEEPERS.” FOR EXAMPLE, WHARTON IS THE BEST IN FINANCE BUT THE UNIVERSITY OF UTAH HAS A TERRIFIC FACULTY IN
FINANCE WHO PUBLISH IN THE BEST PLACES. SOMETIMES, YOU COULD
GET A BETTER EDUCATION AT A LESS WELL-KNOWN SCHOOL. AND WHEN
LETTERS OF RECOMMENDATION ARE SENT, THE REPUTATION OF THE
PROFESSOR MATTERS A GREAT DEAL. THE BEST STUDENT OUT OF A
MIDDLE LEVEL PROGRAM IS USUALLY BETTER THAN A MIDDLE STUDENT
OUT OF A TOP PROGRAM. AT THE VERY BEST SCHOOLS, PROFESSORS
USUALLY HAVE TIME ONLY FOR THE VERY BEST STUDENTS. THE SECOND
AND THIRD TIERS AT THE BEST PROGRAMS OFTEN GET IGNORED.

REMEMBER THAT VIRTUALLY EVERY PROGRAM OF CONSEQUENCE
HAS A “STAR.” IF YOU WORK WITH THIS PERSON, YOU MAY BE THE
BEST STUDENT THE PROFESSOR HAS. THAT MAY BE A REALLY GOOD
THING FOR YOU.

Once you have settled on the programs to which you want to apply, you must
have letters of recommendation. Next topic is some chatty advice on how to go
about it.
ETIQUETTE AND ADVICE ON REQUESTING A RECOMMENDATION

Letters of recommendation are very important for your future. You should take the process of choosing your references very seriously and pay attention to the “do’s and don’ts” of how to request a recommendation. Also think about the process from the reference’s viewpoint and the viewpoint of the admissions committee in the program to which you will apply. Here are a few informal guidelines but, in the final analysis, you must use your sense on this. It is important. Your future is on the line.

First of all, choose your potential references carefully and well. When applying for graduate schools, these generally should be your Professors and usually not employers. The fact that you were a good employee in a stock room, for example, will not impress an admissions committee at Duke Economics. When applying for a job, letters from employers are important and should be used. Also work experience may be important in some programs such as a MBA. Find out whether this is the case by visiting the websites of the programs you are interested in. Consider the perspective of the admissions committee. They will be reviewing hundreds, if not thousands, of applications. They will be looking for ways to narrow the field of applicants. Try to make it difficult for them to do so in your case. If you have had a Professor who has published well and is known, then, perhaps a reference from that person would give you an advantage. For highly quantitative programs, such as mathematical finance or financial engineering or some economics programs, a strong reference from a well known Mathematics Professor will boost your chances. So give it some careful thought.

Second, you should always ask for a letter of recommendation in person if at all possible. It is not considered appropriate to send an email with a request unless it is impossible to meet the recommender in person. To avoid this, you may wish to visit with your potential references before you leave the program or the country. If you cannot meet in person, then, apologize for the request via email or telephone and state the reason. Usually though, you should make an appointment and go in to see your Professor in person. (AND DON’T BE LATE. I had a student just today who was 20 minutes late for an appointment to request a reference. Not good. Don’t create doubt in your reference’s mind. Remember the Professor’s and the Economics program’s reputations are on the line in providing recommendations. So are the fates of future students who may want to apply to a distinguished program. If you do not do well, future students will have a much harder time getting in. This happened to us when two students blew it at a top Ivy League school. As a result, we have not had an acceptance there since and that was at least a decade and a half
ago. You are paying the cost of their lack of success. So do well. The program and future students are relying on you. A Professor will not give you a strong reference if they don’t think you are up for the program or will not work hard or will show up late or skip classes. Leave no doubts in the Professor’s mind.)

If you are considering asking for a reference, you should have had a class with the Professor and performed exceptionally well in the class so that you can be confident that the Professor will remember you and your performance. In short, do not ask someone to write a recommendation who has not taught you in a class or in whose class you did not do well.

At the risk of being repetitive, a reference from an employer usually should not be used. An exception is MBA programs which require work experience and perhaps accounting programs depending on the nature of your employment. Do your homework on individual programs to which you intend to apply to see if their websites give you a hint or other sites that may address the issue. In general, however, an employer should serve only as an additional reference; usually admission committees want to hear from your professors. Admission committees want to know how good of a student you are and how you compare with other students out of the program you are currently in who have done well. They want to know that you can handle the work and succeed in their program. So does your potential reference.

Third, when you are meeting with a potential reference, NEVER, NEVER just come out and ask “Will you write a letter of recommendation for me?” because you do not know whether it will be a good or bad recommendation. BAD, BAD MISTAKE!! Always ask a question so that you get information from the potential reference’s answer. And the way you phrase the request matters. There is an old joke about a monk and an abbot at a monastery. The monk loved to pray but he loved smoking cigars as well. The monk asked the abbot, “Do you mind if I smoke while I pray?” The abbot immediately shot back, “Definitely not!! I want you to focus on your prayers without any distraction.” What the monk should have asked is “Do you mind if I pray while I smoke?” Lesson: carefully frame your question so you get information. The outcome may be that the potential reference declines. That is not bad and much better than having a lukewarm or a negative recommendation. Go find a Professor who thinks very highly of your performance and is willing to put in the time to write a detailed recommendation. This takes time and effort on the part of the reference so respect his/her time. You would hope the letter of recommendation would read, “Suzie (this name is made up) is the best student I have had in seven years. She was by far the best student in a particularly strong group of students in my Money and Banking class in
the Fall of 2011. Her term paper was particularly noteworthy. The topic was .... Her command of the literature was impressive. Suzie favorably compares with Matthew Sanchez (again a fictitious name) who went onto the London School of Economics and distinguished himself there. ....” You get the picture? A bad or lukewarm recommendation will kill your application and your chances of getting into any reputable program. To help avoid this, you should ask “Can you give me a sufficiently strong letter of recommendation to give me a chance at getting into these programs?” Here you should have your list of 10 programs and hand them to your potential reference. After the potential reference examines these programs, you should ask, “Do you think these are appropriate programs for me?” If the answer is “yes” then proceed. In short, you want to know the potential reference’s opinion on the programs and whether you will be competitive in getting into them and, if accepted, whether you will be a competitive student. If the reference is hesitant, you should considering asking “Do you have any reservations about writing a letter for me. Should I consider other programs?” Then listen. If there are reservations about your qualifications, you should perhaps choose other schools or get someone else to serve as a reference.

Fourth, remember that your reference is likely to be a very busy person, particularly if the reference is publishing in top journals and has a good reputation in the profession. And you want this type of person to serve as your reference so that their letter of recommendation counts. Knowing this, use your reference’s time wisely. The reference ideally will want to spend a day writing and completing your recommendations in order to complete the task well in the time allotted. You definitely do not want late, rushed or weak recommendations from your references or ones not sent at all. So you should avoid “dribbling” in the requests for recommendations from universities to which you are applying. Again respect your reference’s time!!! If at all possible, avoid applying for a program in November and then another in December, three in January, six in February unless you cannot possibly avoid it. If you cannot avoid it, explain the reasons for this (the reasons have to be very good reasons) to your reference so he/she understands. If dribbling occurs, the person writing recommendations for you has to interrupt his/her work and fill out another reference for you. Also, the reference may (horror of horrors) “drop the ball” and forget to complete requests for recommendations if they do not come in all at once or at most twice. So be wise and make your references happy, efficient and effective.

Along this same vein, give the reference plenty of time to fill out your recommendations. DO NOT SUBMIT A REQUEST WITH A SHORT DEADLINE, for example a week. This will most likely result in a letter hastily
drafted--in short, a weak--letter of recommendation. A strong letter of recommendation takes a significant amount of time. It means talking about the student’s performance in the class and how they compare with distinguished former students who have gone on to great success. Short deadlines mean weak recommendations and your dead career. Give your reference at least a month in advance of the deadline and don’t dribble in your applications.

Good luck!                                  W. J. Smith 8/30/2011