An aerial photograph of the Scripps Institution of Oceanography campus. The image shows a long pier extending from the land into the ocean. The campus itself is situated on a hillside, with several large buildings and a parking lot. The ocean is visible in the foreground, and the sky is clear.

# Welcome to the online information session for GEOPHYSICS

November 1, 2024  
Scripps Institution of Oceanography  
University of California San Diego

An aerial photograph of a coastal university campus. A long pier extends from the shore into the ocean. The campus features several large, modern buildings, a curved road, and a parking lot. The surrounding area is hilly and green.

## AGENDA

5 min Introduction

20 min Some of our research

10 min Geophysics graduate program

5 min The student experience

20 min Q&A





Institute of Geophysics  
and Planetary Physics







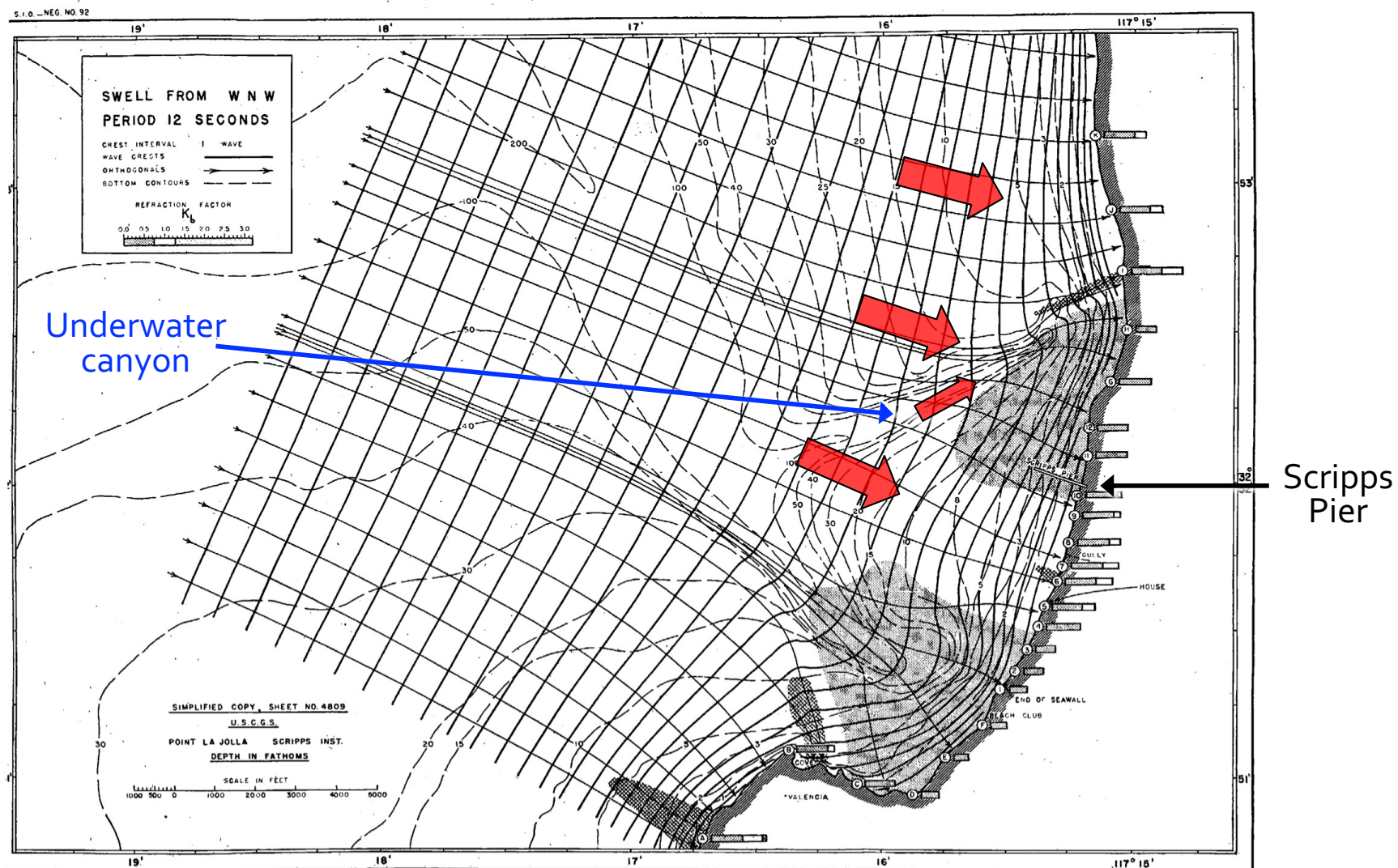


FIG. 9.—The general refraction pattern is similar to the one in Fig. 8 but, owing to the shorter wave period, variations in wave height are smaller



# Blacks Beach

Surfer Magazine, 1998



# THE JOURNAL OF GEOLOGY

*January 1947*

---

REFRACTION OF OCEAN WAVES: A PROCESS LINKING  
UNDERWATER TOPOGRAPHY TO BEACH EROSION

WALTER H. MUNK AND MELVIN A. TRAYLOR  
Scripps Institution of Oceanography<sup>1</sup>

"It is recommended that Mr. Walter H. Munk be appointed Assistant Professor at the Institute of Geophysics [La Jolla branch] beginning July 1, 1947."



Walter Munk

oceanographer and geophysicist



Harold Sverdrup

Scripps Director and Munk's doctoral advisor

What's in our DNA?



Walter Munk

oceanographer and geophysicist



Harold Sverdrup

Scripps Director and Munk's doctoral advisor

## What's in our DNA?

From Harold Sverdrup

- The need for physics-based models
- Respect for data



Madingley Rise (Department of Geodesy and Geophysics at Cambridge University)

Where Munk spent his sabbatical in 1956

## What's in our DNA?

From Harold Sverdrup

- The need for physics-based models
- Respect for data

From Cambridge

- Physical models backed up by math
- Instrument-building

From New Jersey (Bell Labs)

- Use of advanced methods for data analysis

At Scripps, you will have the opportunity to go into the field (sea and land), collect data with instruments you might have built yourself, process and analyze your data using methodologies you will learn in class and from your colleagues, build physics-based models to help interpret your observations, and work with a wide variety of faculty to understand your results within the broader context of the Earth sciences.

## SIO's Educational Structure

Department	Program	Curricular Group		
SIO	COAP Climate-Oceans-Atmosphere Program	AOS	Applied Ocean Sciences	<div>↩</div> <div>↩</div> <div>↩</div> <div>↩</div> <div>↩</div> <div>↩</div> <div>↩</div> <div>↩</div> <div>Institute of Geophysics and Planetary Physics (IGPP)</div>
		PO	Physical Oceanography	
		CS	Climate Science	
	GEO Geosciences of the Earth, Oceans, and Planets	GP	Geophysics	
		GS	Geoscience	
		MCG	Marine Chemistry and Geochemistry	
	OBP Ocean Biosciences Program	BO	Biological Oceanography	
		MB	Marine Biology	

Institute of Geophysics and  
Planetary Physics (IGPP)

IGPP's UCSD Connections: School of Global Policy and Strategy, School of Engineering, Department of Anthropology, Department of Chemistry, San Diego Supercomputer Center

IGPP Munk building built in 1962 for \$625K












An aerial photograph of a coastal university campus. A long pier extends from the shore into the ocean on the left. The campus features several large, modern buildings, a curved road, and a mix of greenery. The text "Some of our research" is centered over the image.

Some of our research

An aerial photograph of a coastal area, likely in New Zealand, showing a long pier extending into the sea on the left. To the right of the pier is a sandy beach and a rocky coastline. Further inland, there are several large, modern buildings, possibly a university campus, surrounded by greenery. The text "Marine Geophysics" and "Ross Parnell-Turner" is overlaid on the image.

# Marine Geophysics

Ross Parnell-Turner



# Marine Geophysics at IGPP



**Steven  
Constable**



**Matthew  
Dzieciuch**



**Wen yuan  
Fan**



**Jeff  
Gee**



**Jamin  
Greenbaum**



**Gabi  
Laske**



**Ross  
Parnell-Turner**



**David  
Sandwell**



**Vashan  
Wright**

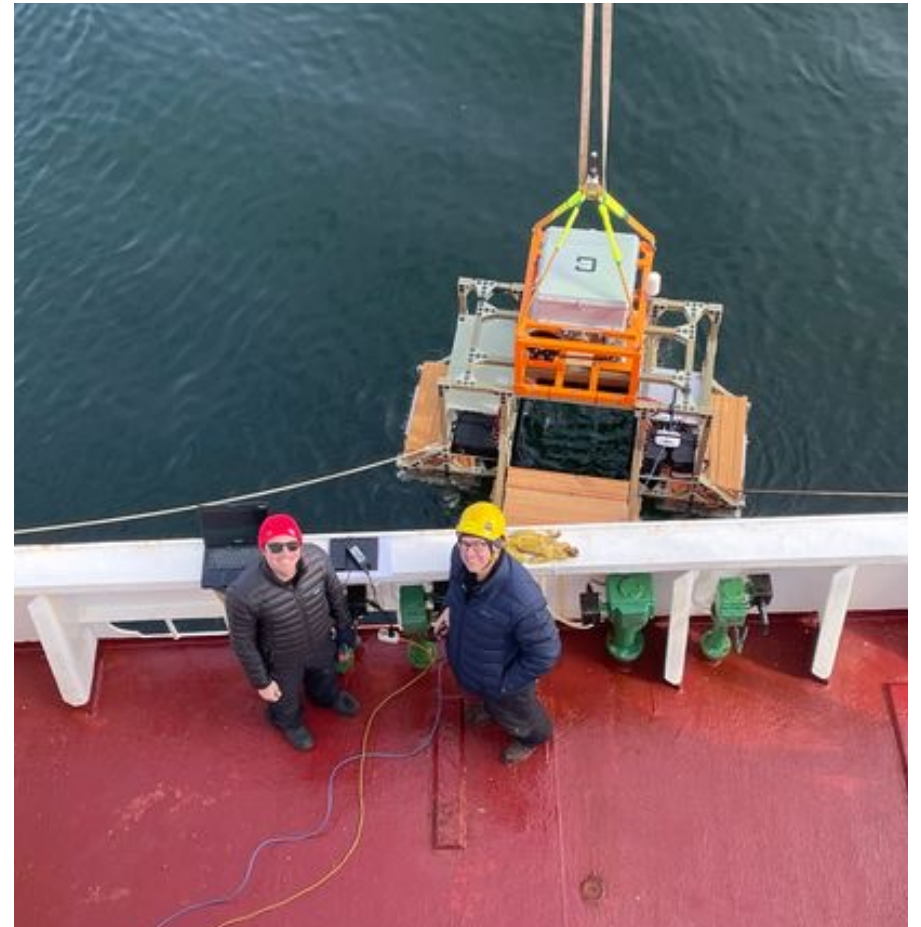


**Mark  
Zumberge**

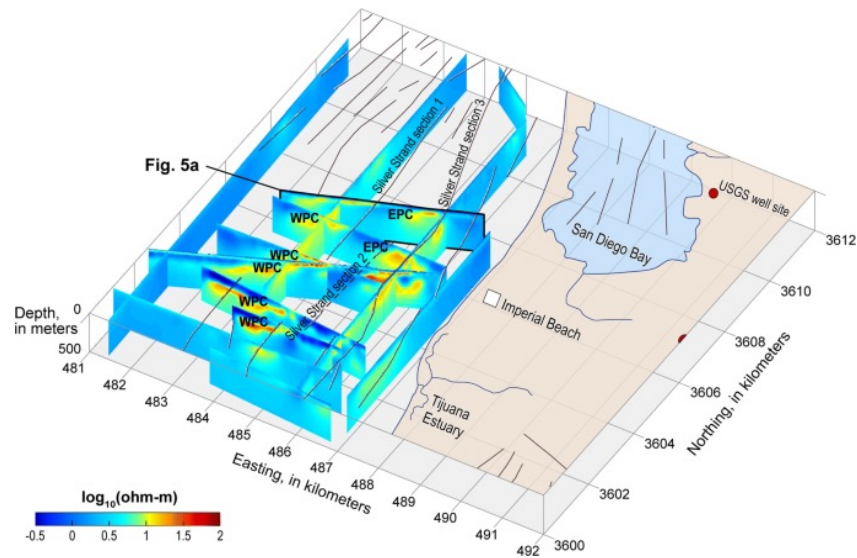
# Recent Research: Greenbaum



*Deploying the Recoverable Ice Fracture Ocean eXplorer (Rift-OX) on Thwaites Glacier, Antarctica*



# Recent Research: Constable



*Marine hydrates in  
California Borderlands*

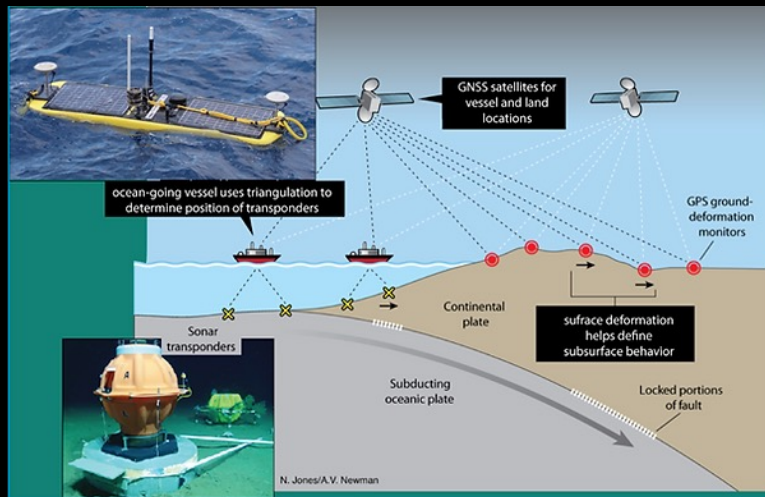


*Marine electro-magnetics, Goban spur, N. Atlantic, 2023*



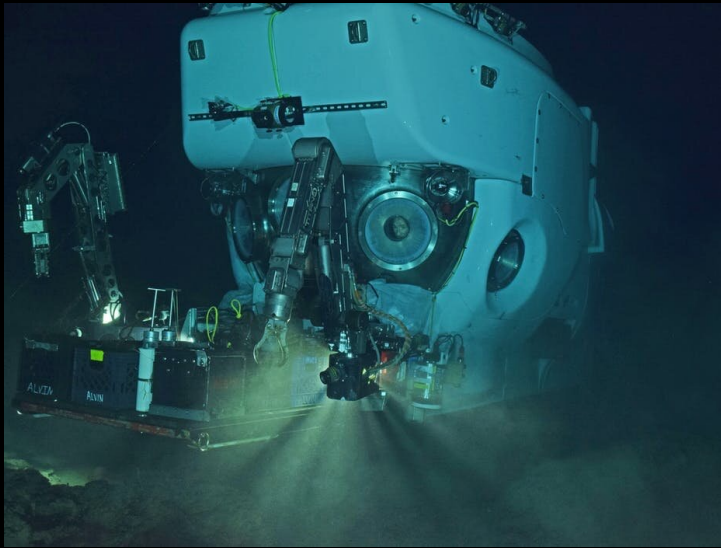
# Recent Research: Zumberge

## *Seafloor geodesy*

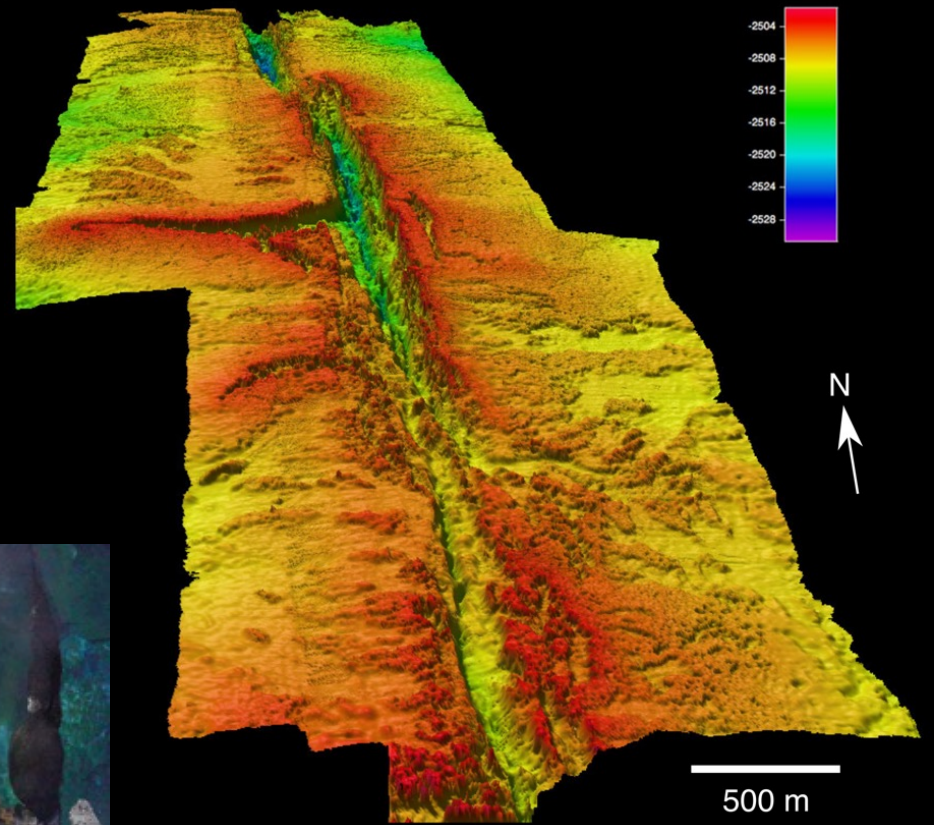
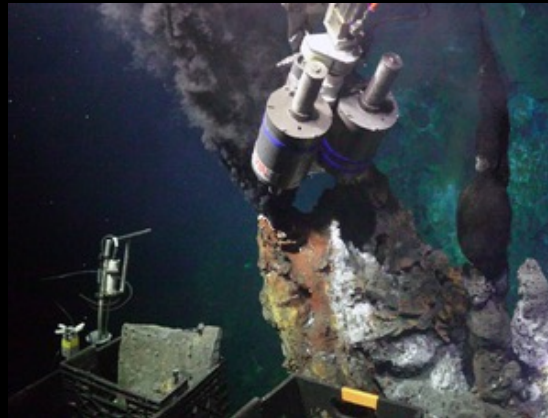


*wave glider launch offshore New Zealand for GNSS-Acoustic survey*

# Recent Research: Parnell-Turner

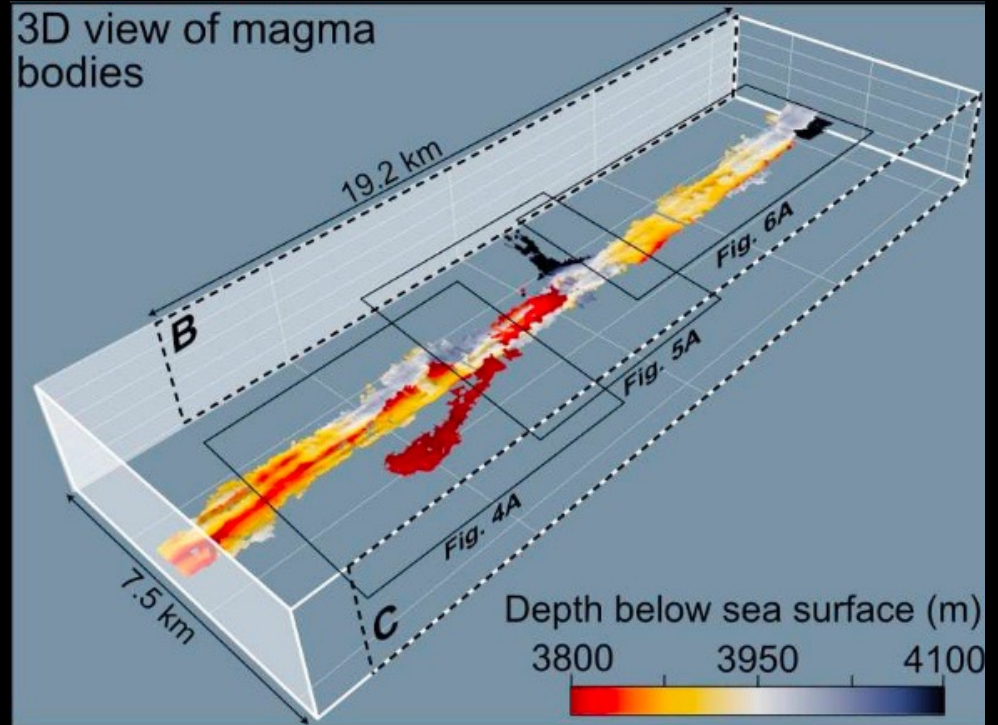


*Measuring  
hydrothermal flux  
at black smokers*





# Multichannel seismic imaging

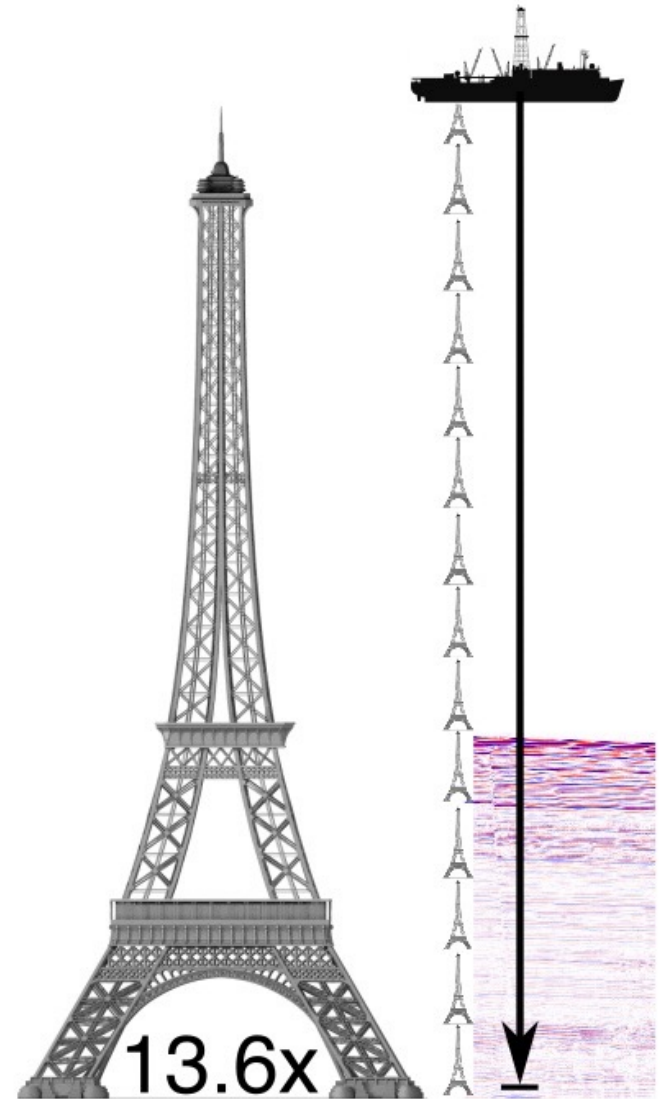


*4D experiment coming in 2026...*

# Scientific Ocean Drilling





[illegible]



# Sail the Scripps fleet at grad school...

**R/V Roger Revelle**



**R/V Robert Gordon Sproul**



**R/V Bob and Betty Beyster**



**R/V Sally Ride**



**Hydrogen-hybrid vessel: coming**



Credit: Glostén

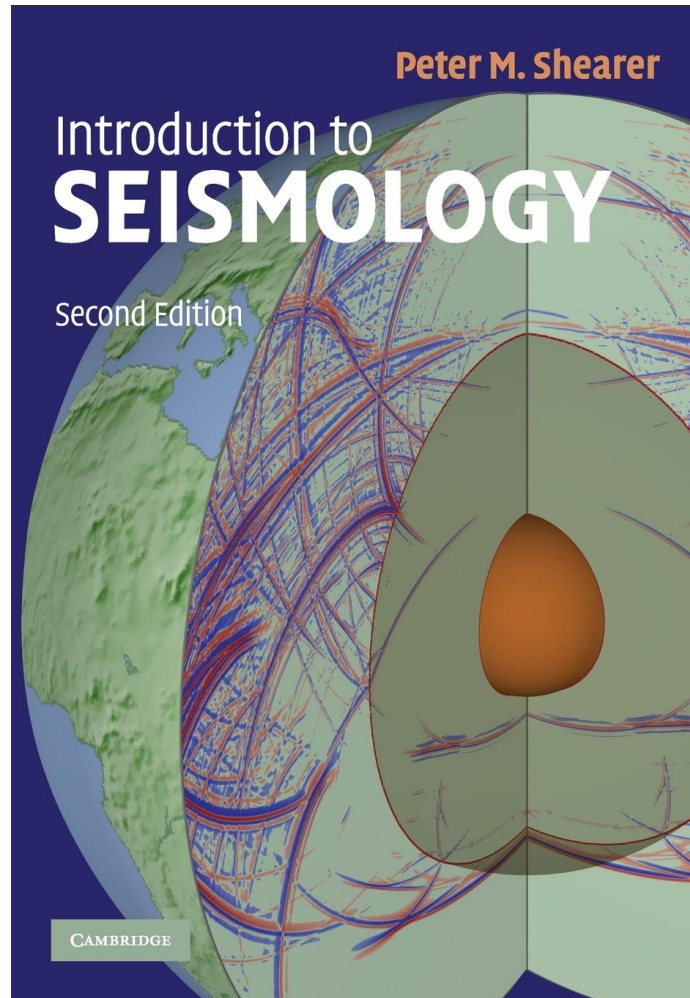


An aerial photograph of a coastal city, likely Santa Barbara, California. The image shows a long pier extending into the ocean on the left. To the right of the pier, there are several large, modern buildings, including what appears to be a university campus. The city is built on a hillside, and the ocean is visible in the background.

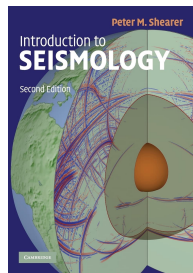
# Seismology

Alice Gabriel

# IGPP Seismology

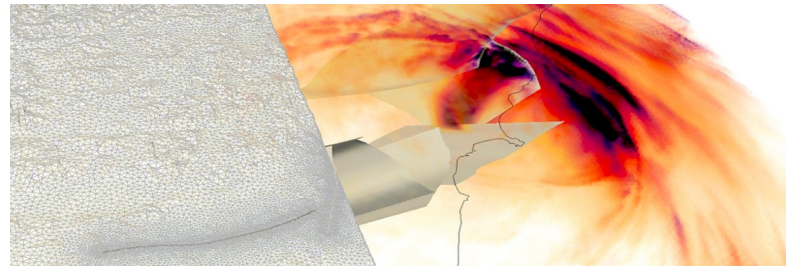


# IGPP Seismology

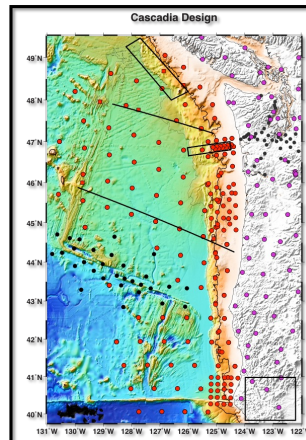


1. Large datasets
2. High performance computing + ML
3. Off-shore, DAS, array observations

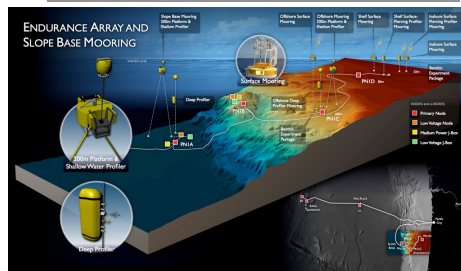
High performance computing



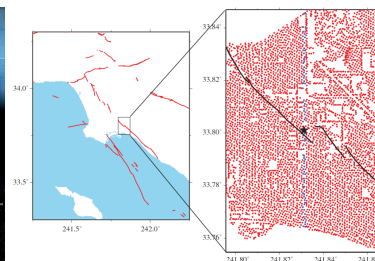
Cascadia Initiative



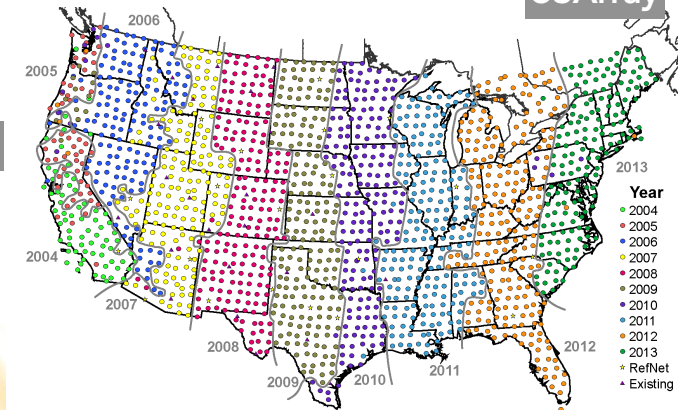
OOI Cascadia cable array



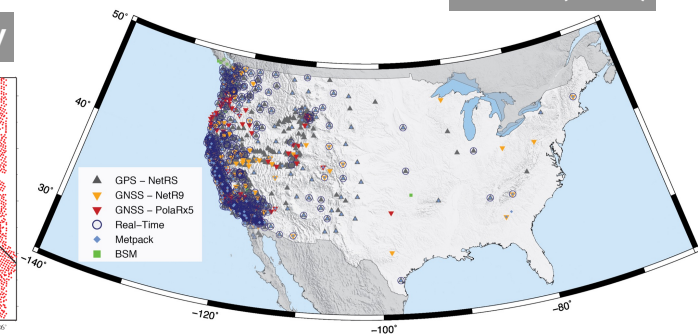
Large-N nodal array



USArray



NOTA (PBO)

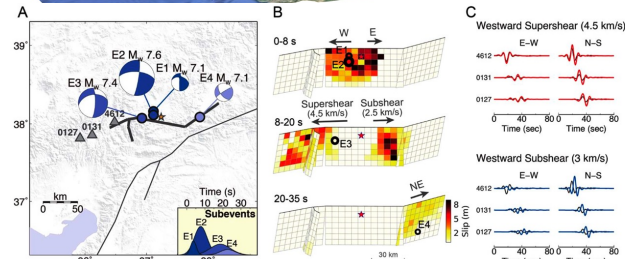
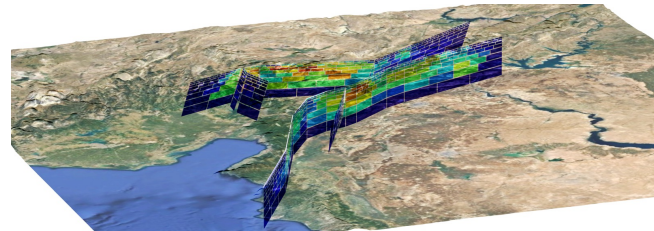


[cascadiaoffshore.org](http://cascadiaoffshore.org); [unavco.org](http://unavco.org); [usarray.org](http://usarray.org); [iris.edu](http://iris.edu)

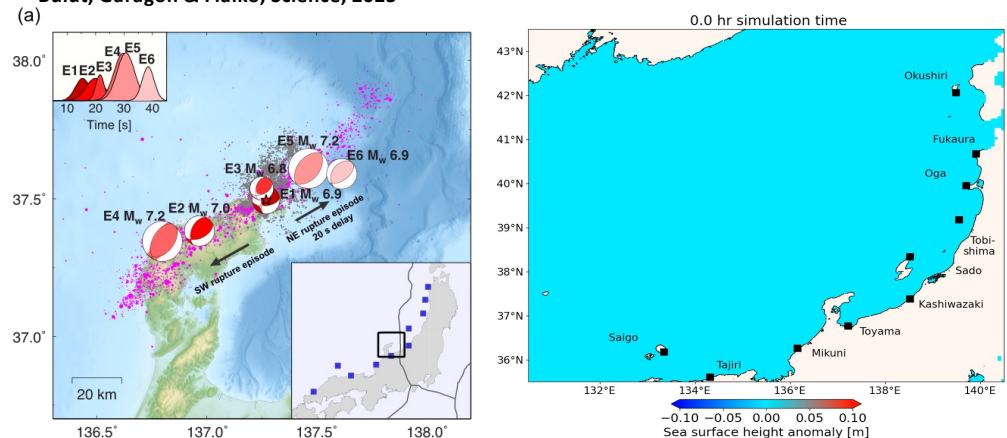


# Recent highlights

- **Cross-IGPP collaborations**, e.g., 2023 Turkey earthquake doublet, 2024 Noto earthquake & tsunami
- **Large-scale interdisciplinary community efforts**, e.g., SCEC, CRESCENT, SZ4D, CIG, Quakeworx ...



The first mainshock of the 2023 Turkey earthquake sequence. The total rupture length is more than 300 km (only a small fraction is shown in the photo), resulting from an unlikely cascade of events that broke through multiple potential barriers. Jia, Jin, Marchandon, Ulrich, Gabriel, Fan, Shearer, Zou, Rekoske, Bulut, Garagon & Fialko, Science, 2023



The Multi-Segment Complexity of the 2024 Mw 7.5 Noto Peninsula Earthquake Governs Tsunami Generation. Kutschera, Z. Jia, B. Oryan, J. Wong, W. Fan, and A.-A. Gabriel, GRL, in press

# Contact us to discuss potential seismology projects!

**Gabi Laske**  
<glaske@ucsd.edu>

**Observational seismology.** Research projects typically cover aspects of structural seismology. Primary targets are the measurement and tomographic modeling of surface wave dispersion in combination with other seismic observables. Our research projects often involve the collection and analysis of ocean bottom seismic data in the Pacific ocean. A new project is the OHANA project that focuses on the seismic imaging of 4-50 Myr old Pacific lithosphere halfway between Hawaii and California.

Website: [igppweb.ucsd.edu/~gabi](https://igppweb.ucsd.edu/~gabi)



**Wenyuan Fan**  
<wenyuanfan@ucsd.edu>

**Observational seismology.** We focus on seismic sources and use onshore and offshore, dense array seismic observations to investigate earthquakes, slow earthquakes, subduction zone processes, environmental processes, and their interaction and triggering.

Website: [igppweb.ucsd.edu/~wenyuanfan](https://igppweb.ucsd.edu/~wenyuanfan)



**Peter Shearer**  
<pshearer@ucsd.edu>

**Seismology.** Peter Shearer may have funding to support a student to study earthquakes and/or Earth structure.

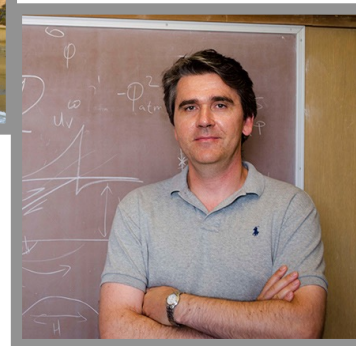
Website: <https://igppweb.ucsd.edu/~shearer/mahi>



**Alice Gabriel**  
<algabriel@ucsd.edu>

**Computational and theoretical seismology.** Projects are available which use high-performance computing and physics-based modeling constrained by a multitude of observations. Application areas range from the seismic cycle in subduction zones and tsunami genesis, to strong ground motion scenarios in complicated settings, to induced seismicity. Projects may involve utilising new methods in terms of numerical discretisation, uncertainty quantification, imaging and monitoring.

Website: [www.alicegabriel.com](http://www.alicegabriel.com)



**Yuri Fialko**  
<yfialko@ucsd.edu>

**Space geodesy (InSAR/GNSS), earthquake and volcano deformation, active tectonics, numerical modeling, theoretical and experimental rock mechanics.** Potential projects include studies of time-dependent deformation in California, Tibet, and Turkey.

Website: [igppweb.ucsd.edu/~fialko](https://igppweb.ucsd.edu/~fialko)

## POTENTIAL ADVISORS AND PROJECTS FOR FALL 2025 ADMISSION



# We are more!

**Dave May**  
<dmay@ucsd.edu>  
Theoretical geophysics



**Ross Parnell-Turner**  
<rparnellturner@ucsd.edu>  
Marine geophysics  
Earth and planetary interior



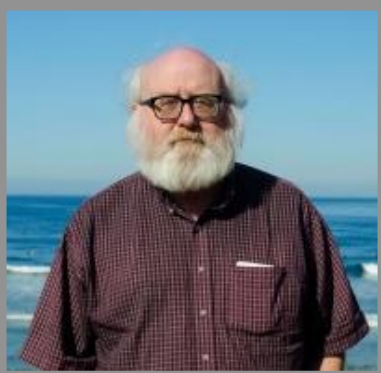
**David T. Sandwell**  
Geodesy  
<dsandwell@ucsd.edu>



**Deborah Kilb**  
<dkilb@ucsd.edu>



**Guy Masters**  
<gmasters@ucsd.edu>



**Duncan Agnew**  
<dagnew@ucsd.edu>



**Jennifer Haase**  
<jhaase@ucsd.edu>  
Geodesy and tectonics  
Atmosphere science  
Earthquake and tsunami



**Frank Vernon**  
<fvernon@ucsd.edu>



**Rob Mellors**  
<rmellors@ucsd.edu>  
GSN, DAS



**Mark Zumberge**  
<mzumberge@ucsd.edu>  
Geodesy and tectonics  
Gravity



An aerial photograph of a coastal university campus. A long pier extends from the shore into the ocean on the left. The campus features several large, modern buildings, a curved road, and green spaces. The background shows a hilly coastline with more buildings and vegetation.

# Polar Science

Helen Fricker



# Scripps Polar Center

## Mission Statement

The Scripps Polar Center brings together scientists from the three research sections of the Scripps Institution of Oceanography at UC San Diego who investigate everything from ocean physics to the ecology of polar organisms. We aim to address the complex questions of today's polar regions and to train a new generation of scientists capable of interdisciplinary research.



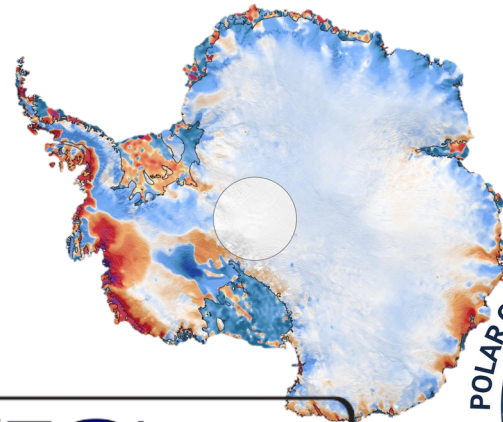
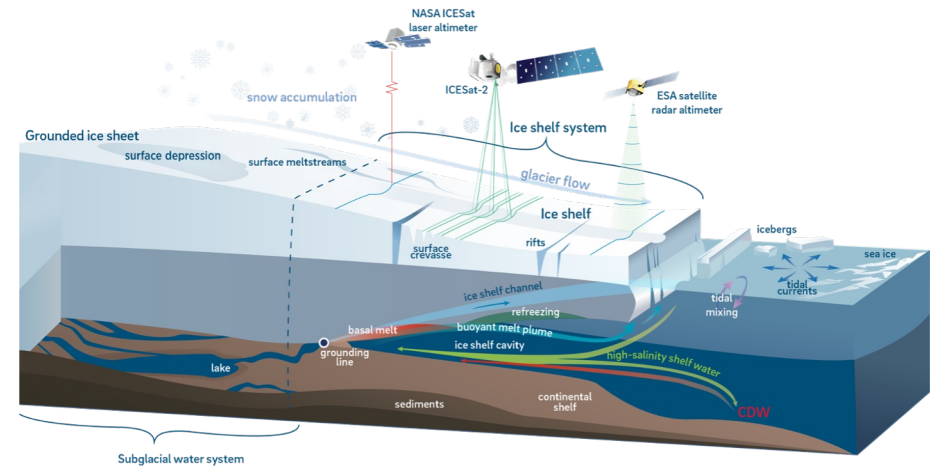
# Monitoring ice sheet change

*IGPP faculty and researchers have unique technological & scientific capabilities that contribute to obtaining critical observations in these challenging environments:*

**Satellite and airborne remote sensing**, e.g. laser and radar altimetry and InSAR for ice thickness, melt rates, ice velocity and grounding line delineation.

**Geophysical systems on ice shelves & subglacial lakes**, e.g. ice-penetrating radar for ice thickness, e/m for subglacial water detection and permafrost depth, joint GNSS/seismic deployments to study the dynamics of ice flow and subglacial hydrology.

**SIO is a leader in acquiring observations in the polar regions.**



Ice Sheet Model Intercomparison Project for CMIP6





## Scientific

Journal of Glaciology, Vol. 53, No. 183, 2007

523

## Seismicity and deformation associated with ice-shelf rift propagation

Jeremy N. BASSIS,<sup>1</sup> Helen A. FRICKER,<sup>1</sup> Richard COLEMAN,<sup>2,3,4</sup> Yehuda BOCK,<sup>1</sup>  
James BEHRENS,<sup>1</sup> Dennis DARNELL,<sup>1</sup> Marianne OKAL,<sup>1</sup> Jean-Bernard MINSTER<sup>1</sup>

<sup>1</sup>*Institute for Geophysics and Planetary Physics, Scripps Institution of Oceanography, University of California-San Diego, La Jolla, California 92093-0225, USA*

E-mail: [jbassis@ucsd.edu](mailto:jbassis@ucsd.edu)

<sup>2</sup>Center for Marine Science, University of Tasmania, Private Bag 78, Hobart, Tasmania 7001, Australia

<sup>3</sup>CSIRO Marine and Atmospheric Research, GPO Box 1538, Hobart, Tasmania 7001, Australia

<sup>4</sup>Antarctic Climate and Ecosystems CRC, Box252-80, Hobart, Tasmania 7001, Australia

**ABSTRACT.** Previous observations have shown that rift propagation on the Amery Ice Shelf (AIS), East Antarctica, is episodic, occurring in bursts of several hours with typical recurrence times of several weeks. Propagation events were deduced from seismic swarms (detected with seismometers) concurrent



## Huge volume of water detected under Antarctic ice



**Jonathan Amos**  
Science correspondent  
@BBCAmos

🕒 5 May



## Climate change

## Climate change: Satellites record history of Antarctic melting

**By Jonathan Amos**  
BBC Science Correspondent

© 10 August 2020



GETTY IMAGES

Ice shelves can extend under the water for many hundreds of metres



KERRY KEY/COLUMBIA UNIVERSITY

The team collected their measurements during a multi-week expedition

**Vast quantities of water have been part of the West Antarctic ice sheet.**

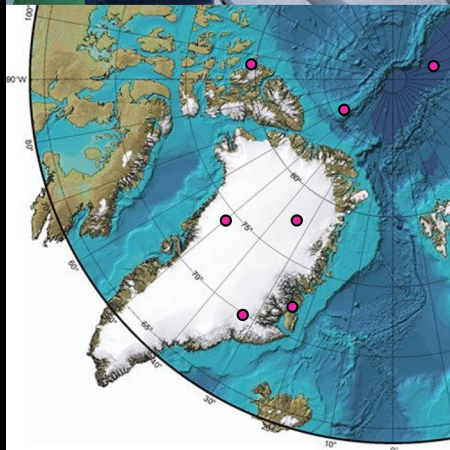
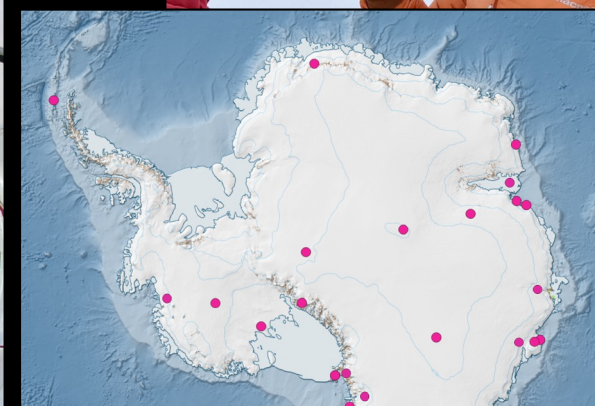
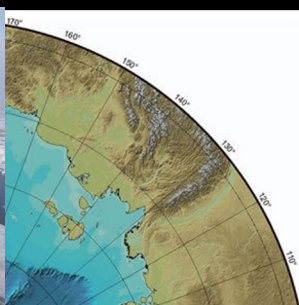






# SIO Polar fieldwork

Opportunities for international, interdisciplinary work in the Arctic, Greenland and Antarctica







Earth Dynamics Geodetic Explorer



**EDGE was selected for a competitive  
Phase A Concept Study within  
NASA's Earth Systems Explorer (ESE)  
Announcement of Opportunity**

# Earth Dynamics Geodetic Explorer

University of California San Diego

Principal Investigator:  
Helen Amanda Fricker

Authorizing Official:  
Cherry Grihalva,  
Senior Contracts  
& Grants Officer



Submitted in response to the 2023  
Earth System Explorers AO NNH23ZDA0160  
August 2, 2023

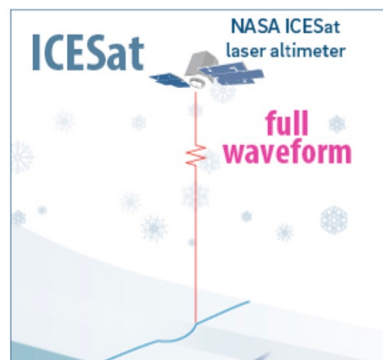
[edge.ucsd.edu](http://edge.ucsd.edu)



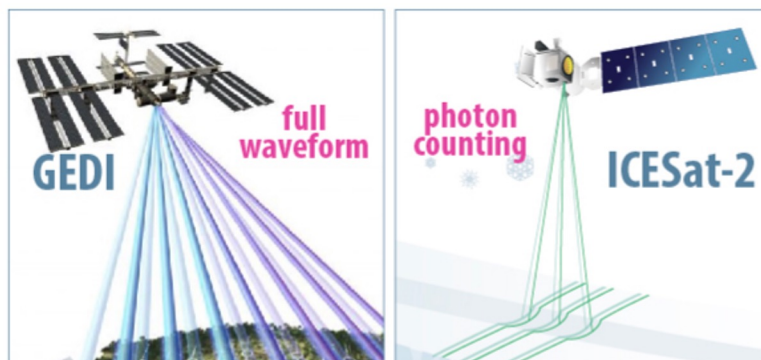
EDGE is an advance from multi-beam profiling to swath-mapping full-waveform geodetic lidar.

This advance in spatial sampling, precision and accuracy enables process-scale understanding of vegetation and ice.

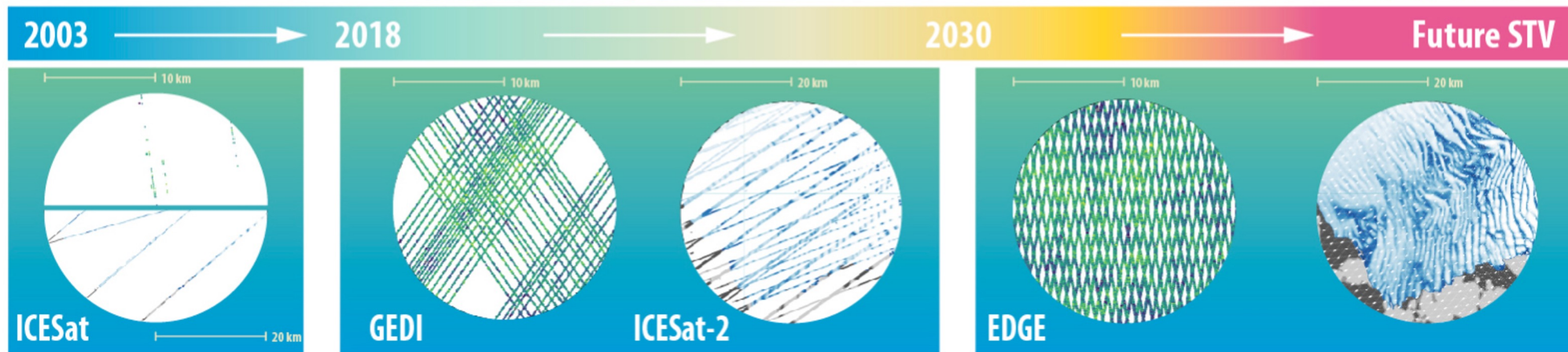
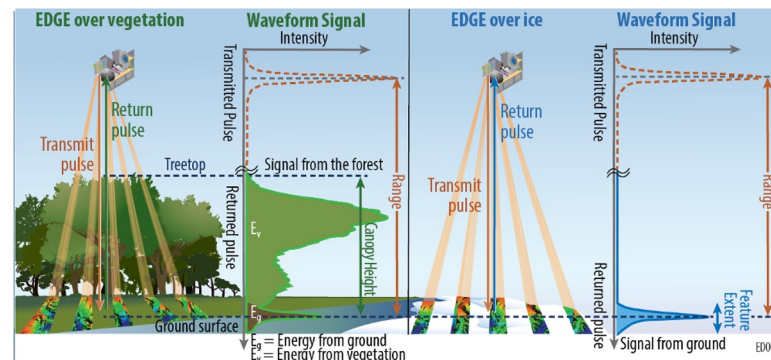
## SINGLE-BEAM PROFILING



## 4-6 BEAM PROFILING



## EDGE 40 BEAM SWATH MAPPING

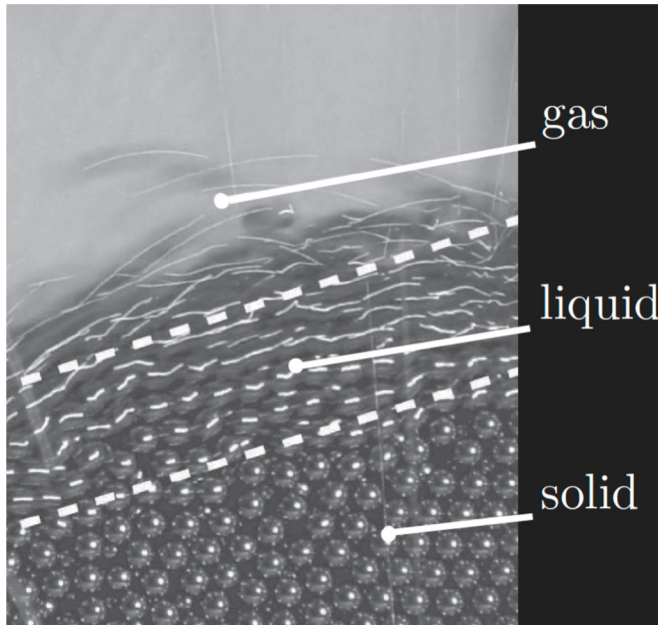


An aerial photograph of a coastal city, likely San Diego, showing a long pier extending into the ocean on the left, a sandy beach, and a large university campus with several buildings and green spaces on the right. The image is in grayscale and has a semi-transparent overlay.

# Soft Earth Geophysics

Vashan Wright





# Soft Earth Geophysics @STRPL

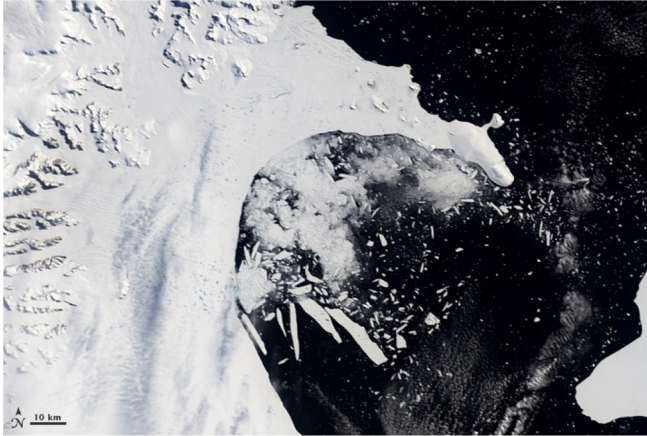
[www.stripplelab.ucsd.edu](http://www.stripplelab.ucsd.edu)





# 70% of the Solid Earth comprises amorphous/granular media

Ice shelf collapse, glaciers



Crystal-rich magmas



Slope failures



*Their flow is important for:*

*Natural Hazards*

*Deep Earth Processes  
(magma can be modeled as a dense suspension)*

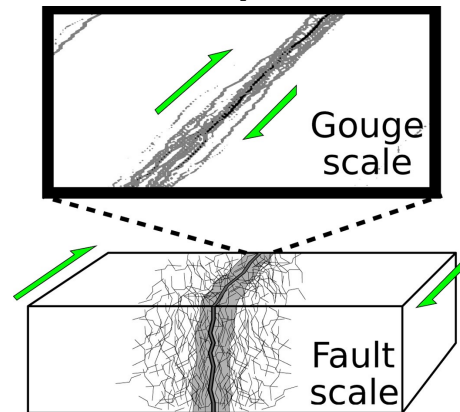
Pyroclastic density currents



Liquefaction



Earthquakes



*Near-Surface Processes  
(Compaction, Aging, Creeping, Fluid Flow, Site Response)*

Recognizing  
that earth  
materials are a  
part of a broad  
class of

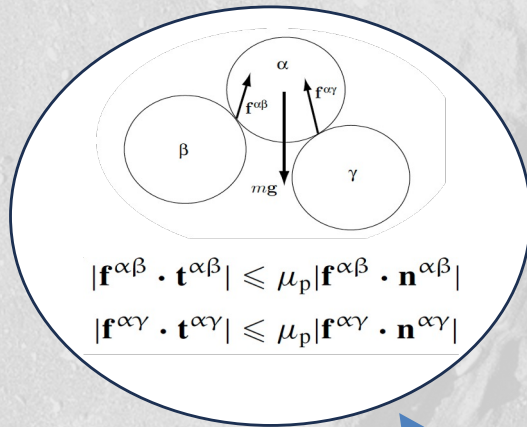
**SOFT MATTER**  
helps!



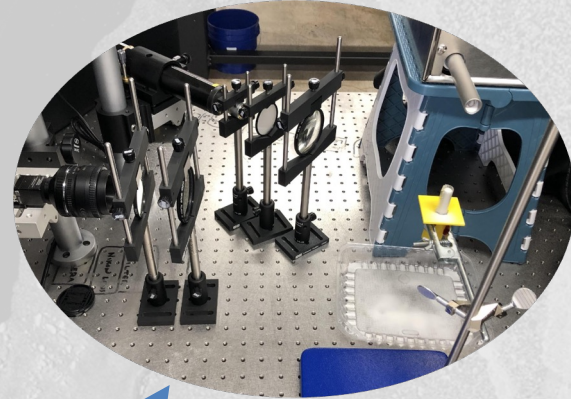


***Test & expand granular flow theories to understand the physics controlling the solid-like to fluid-like state transitions in planets***

Theory



Lab experiments



Phenomenologies

Phenomenologies



Field observations

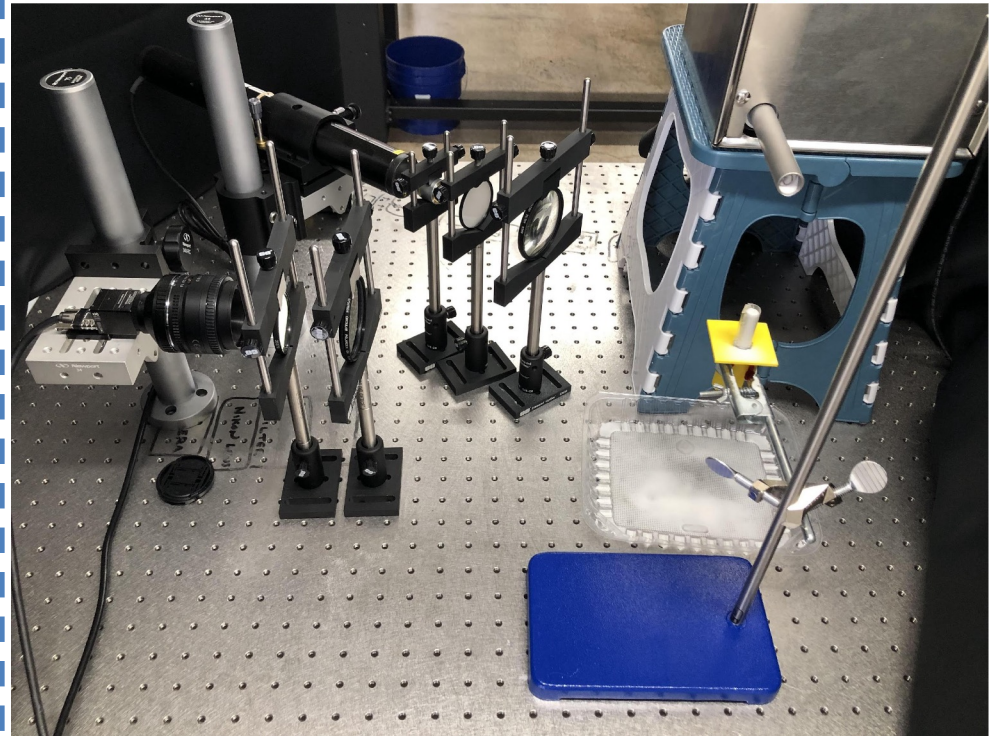
Inform each other



An aerial photograph showing a large, deep landslide scar on a hillside. The exposed soil is reddish-brown, contrasting with the surrounding green vegetation. A small stream flows through the base of the landslide. In the background, a small village with several houses is visible on a hillside.

## LANDSLIDES

**Lab study that integrates  
geophysics and soft matter  
physics for forecasting  
slope failure**

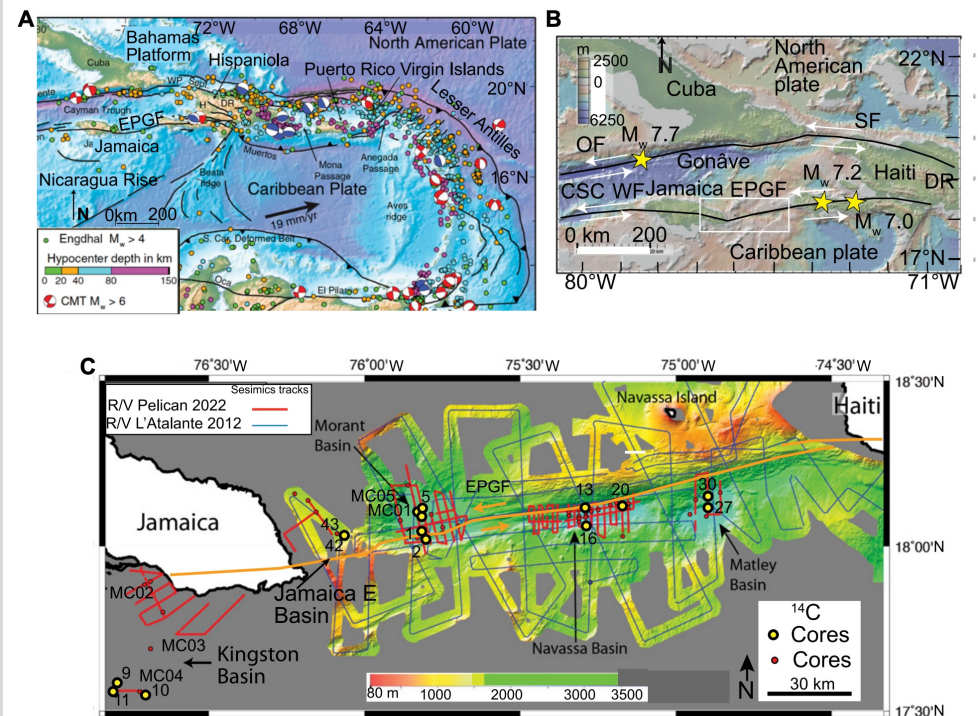






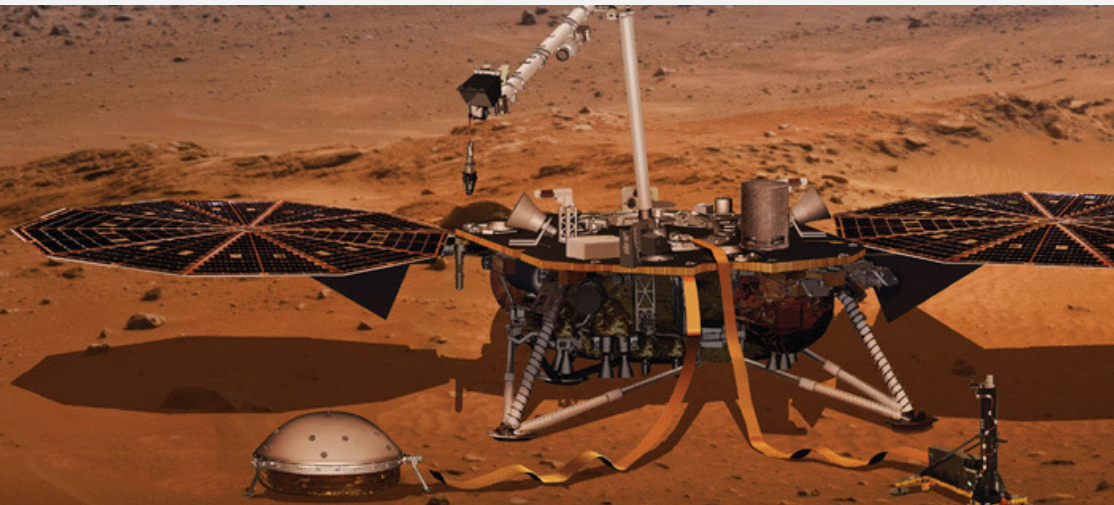
Members of STRPL on a cruise in the Caribbean Sea

## How do rheology and inherited crustal structures influence the evolution and seismicity of paired strike-slip system?

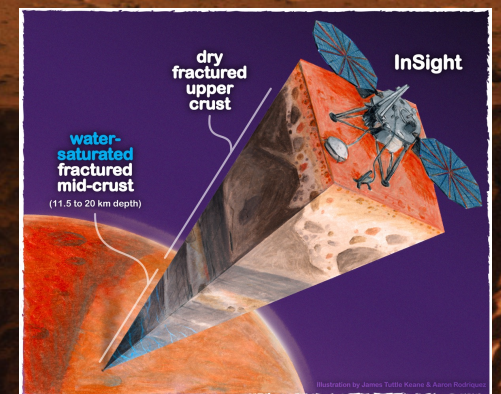
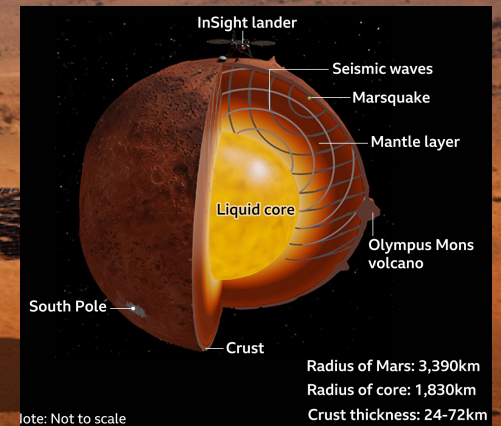





# Using rock physics, seismic velocities, and gravity to determine whether Mars hosts liquid water in its mid-crust



**SEIS Instrument**  
(covered with Wind & Thermal Shield)



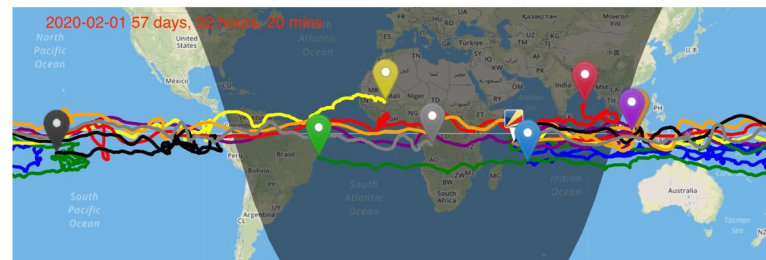
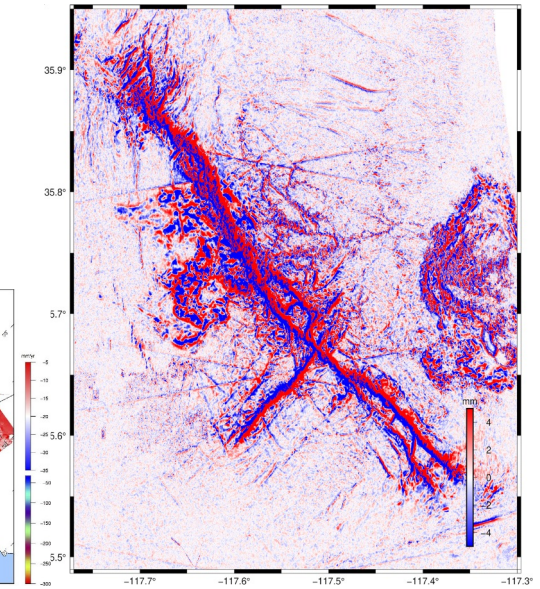
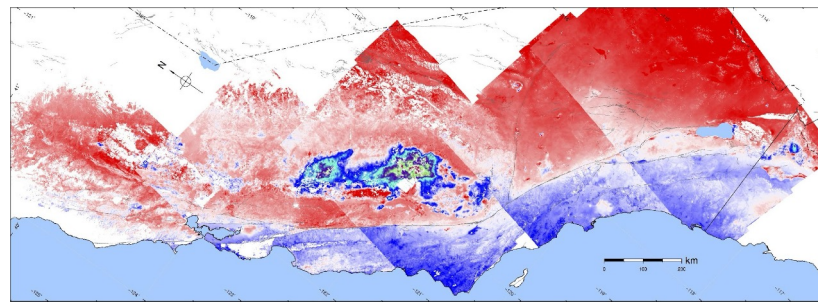


An aerial photograph of a coastal city, likely San Diego, showing a long pier extending into the ocean on the left, a sandy beach, and a cluster of university buildings on the right. The image is faded and serves as a background for the text.

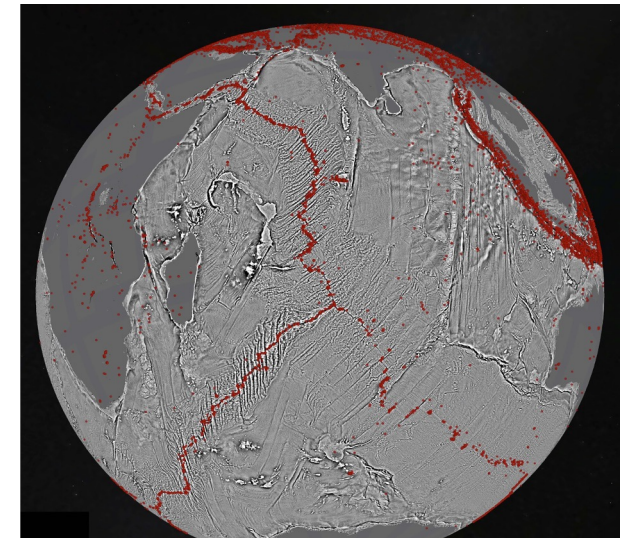
# Geodesy

Adrian Borsa

- Earthquake Cycle – GNSS and InSAR
- Hydrogeodesy and Atmospheric/Climate



- Seafloor Geodesy at Subduction Zones
- Marine Gravity from Satellite Altimetry





2012



# Geodesy Field Surveys

2008



2018



2008



2022



SIO/SDSU Field Trip  
November 2019





An aerial photograph of a coastal university campus. A long pier extends from the shore into the ocean on the left. The campus features several large, modern buildings, a curved road, and a mix of greenery. The background shows a rugged coastline with cliffs and more distant buildings.

# The Geophysics Graduate Program

Dave May



Graduate Program in Geophysics  
Scripps Institution of Oceanography



## Agenda

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1. Geophysics PhD Timeline
2. First year courses
3. PhD Application Information





## PhD Timeline

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<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>	<i>Year 4</i>	<i>Year 5</i>
<ul style="list-style-type: none"><li>• Classes</li><li>• Research</li><li>• Dept. exam</li></ul>	<ul style="list-style-type: none"><li>• Classes</li><li>• Research</li></ul>	<ul style="list-style-type: none"><li>• Full time research</li><li>• Research proposal</li><li>• Form thesis committee</li><li>• Advance to candidacy</li></ul>	<ul style="list-style-type: none"><li>• Full time research</li></ul>	<ul style="list-style-type: none"><li>• Full time research</li><li>• Defend PhD</li><li>• Graduation</li></ul>

*You are expected to graduate at the end of year 5*

- In all years: You will enroll in 14 units (classes + research)
  - Major milestones
    - End of year 1: Pass the Departmental exam
    - End of year 3: Advance to candidacy
    - End of year 5: Submit and defend your PhD
  - More information can be found in the SIO PhD student handbook  
<https://scripps.ucsd.edu/education/current/handbooks>
-

## PhD Timeline

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<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>	<i>Year 4</i>	<i>Year 5</i>
<ul style="list-style-type: none"><li>• Classes</li><li>• Research</li><li>• Dept. exam</li></ul>	<ul style="list-style-type: none"><li>• Classes</li><li>• Research</li></ul>	<ul style="list-style-type: none"><li>• Full time research</li><li>• Research proposal</li><li>• Form thesis committee</li><li>• Advance to candidacy</li></ul>	<ul style="list-style-type: none"><li>• Full time research</li></ul>	<ul style="list-style-type: none"><li>• Full time research</li><li>• Defend PhD</li><li>• Graduation</li></ul>

*You are expected to graduate at the end of year 5*

### Specifics of Year 1

- Consult with Guidance Committee (dept. committee + mentor) on what courses to take and when.
  - Take classes, learn how to conduct research, commence research
  - Sit the Departmental Exam
    - Written component: June
    - Oral component: End of summer
-



## First year courses: Foundational + Electives

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- Geophysical Research Skills I
- Geophysical Data Analysis I
- Physics of Earth Materials
- Practical Partial Differential Equations
  - Introduction to scientific computing
- Geophysical Research Skills II
- Geophysical Data Analysis II
  - Introduction to Seismology
  - Space Geodesy
- Geophysical Research Skills III
- Geodynamics
  - Plate Tectonics in Practice
  - Satellite Remote Sensing
  - Inverse Theory

Foundational courses  
(Content covered in the  
departmental exam)

Electives

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## Your support system

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### *GP Curricular Group Coordinator*



Matthias  
Morzfeld

### *Your mentor*

### *Departmental Committee*



Alice Gabriel  
algabriel@ucsd.edu



Steve Constable  
sconstable@ucsd.edu



Wen yuan Fan  
wenyuanfan@ucsd.edu

- Meets with you frequently throughout the year
- Helps with choosing classes (together with mentor)
- Coordinates GP Departmental Exam
- General resource for all things 1st-year grad school

Departmental Committee + Your mentor = Your Guidance Committee

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## Studying Geophysics at Scripps

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- We provide a structured curriculum to provide foundational knowledge in geophysics
- You will have access to a broad range of specialized and interdisciplinary courses as needed for your research interests
- You can take advantage of field and/or sea-going projects, great computational resources, etc.
- The size of Scripps faculty means there is something for everyone, and a huge diversity of potential colleagues and collaborators and research opportunities for you.
- If you wish to join the Institute of Geophysics and Planetary Physics:
  - Graduate school applications closes on **December 04, 2024**
  - Explore the Geophysics pages [here](#) and contact a potential PhD mentor.



An aerial photograph of a coastal university campus. A long pier extends from the shore into the ocean on the left. The campus is situated on a hillside, with various buildings and green spaces visible. The text "The Student Experience" and "Madeleine Kerr" is overlaid in the center.

# The Student Experience

Madeleine Kerr





# Geophysics Student Experience



# Geophysics graduate student body

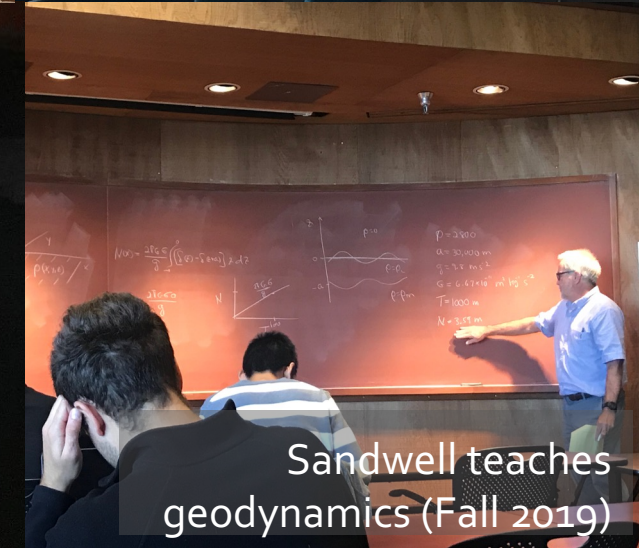
- SIO is ~70 incoming PhDs / yr
- ~45 geophysics graduate students
  - ~10 incoming students/yr





## Student experience: IGPP Activities

- The Keller - GP 1st year office
- Monday morning coffee
- Wednesday IGPP Tea
- Mock oral exams
- IGPP Scavenger Hunt
- GP camping trip
- Weekly technical seminars & student lunches
- Create your own!



# Building Community at Scripps

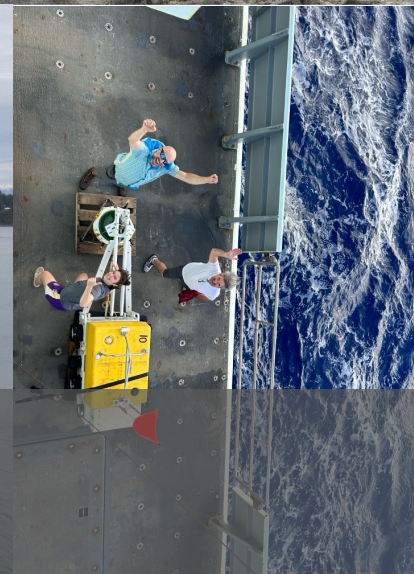
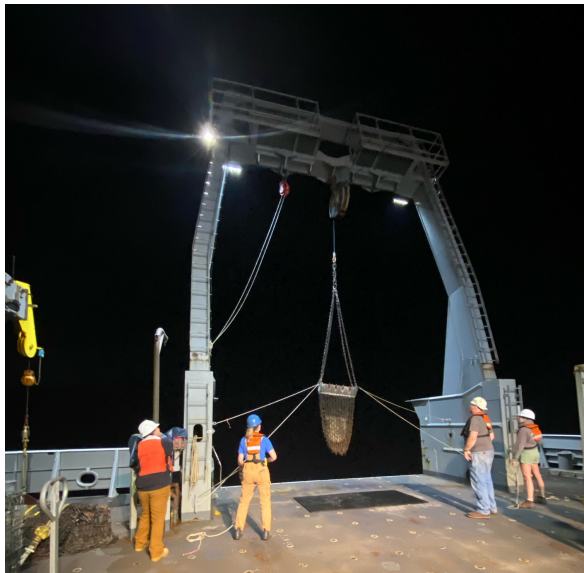
- Graduate and Professional Student Association (GPSA)
- SIO Graduate Student Council (SGSC)
- UAW 4811 @ SIO
- Geophysics department opportunities
  - Faculty hiring
  - Curriculum review
  - GP reps
  - SciChat
- Peer mentors
- Scripps opportunities
  - DEI Fellows
  - SIO Committees
  - Student groups (e.g. Queer@Scripps, SCOPE)



Community Engagement Fellows (2021-22)







Fieldwork & research cruises

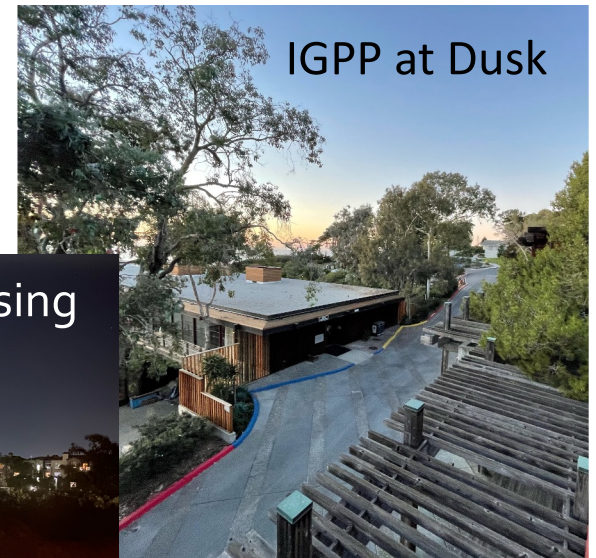


# Living in San Diego

- Rent varies by neighborhood: \$800-\$2300 based on neighborhood, roommates/etc
  - SIO Housing Listserv
  - Facebook groups
- Graduate student housing
  - Graduate student housing waitlist
  - ranges from \$954-2300 S.O. room
  - mean ~\$1100-\$1300
- Transportation
  - The trolley!
  - Buses and shuttles
  - Biking
  - Driving



commuting





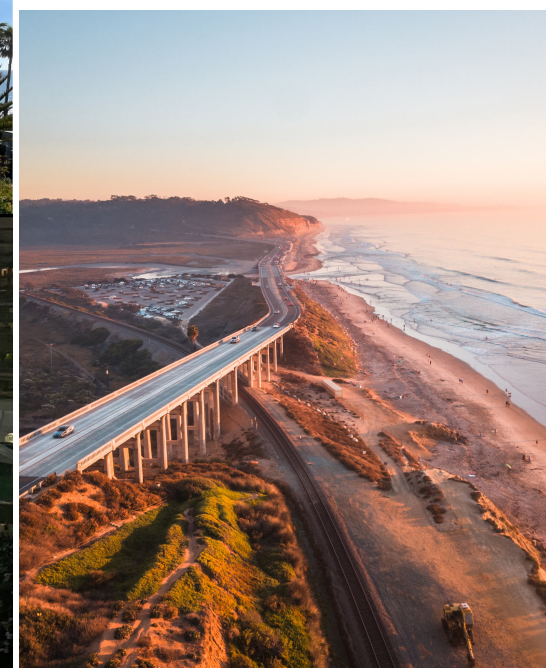
## Life at SIO

- Best ocean view!
- Plenty of surfing, beach walks, hiking, rock climbing, cycling, etc.
- Lots of cool, interesting people to connect with
- friends!!



## Life in San Diego

- Great weather, plenty of outdoor activities
- Lots of good food, music
- Beaches
- Safe and convenient place to live







IGPP Tea Time



First Years  
celebrate  
passing exams



Good dogs of IGPP



Walter Munk's 101st

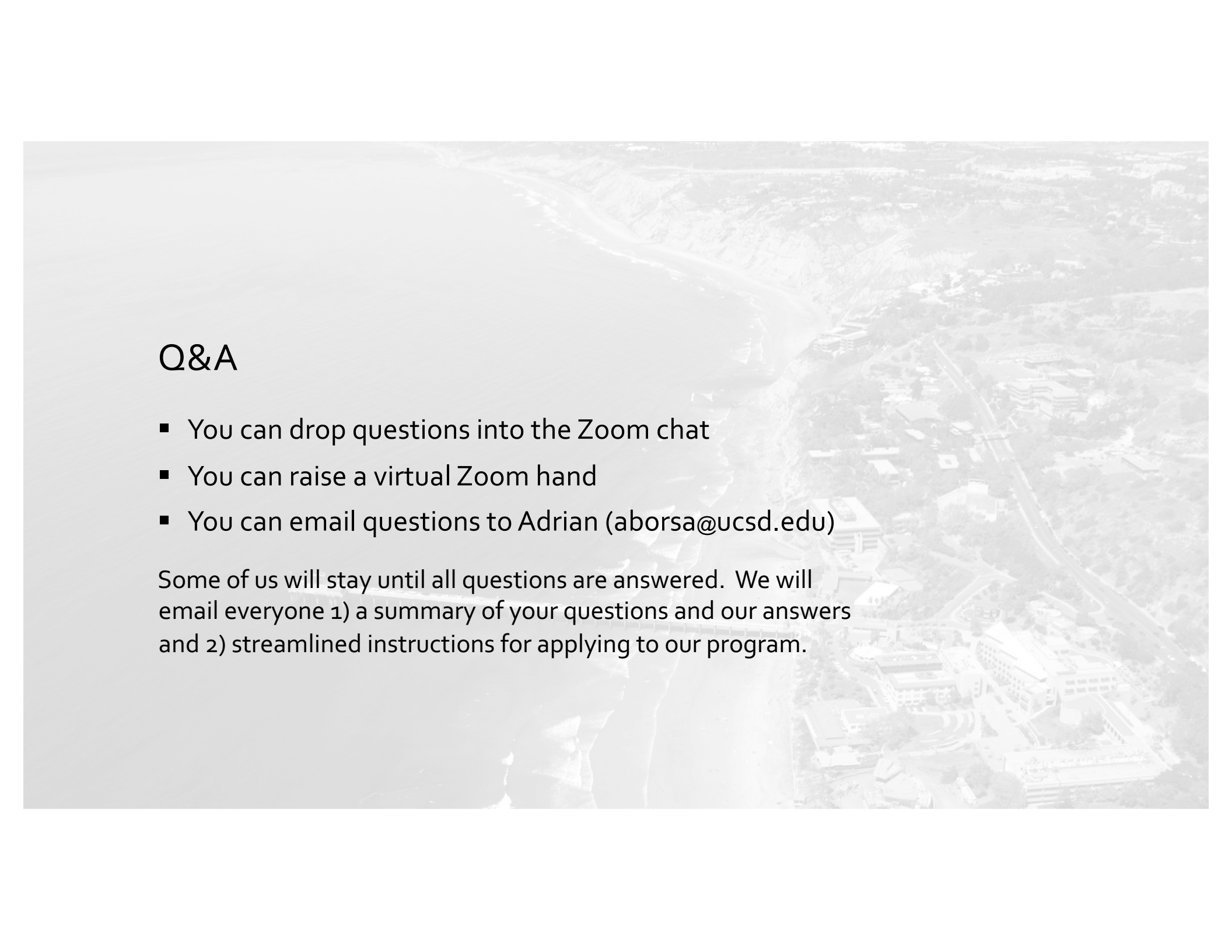


Halloween at IGPP



TG Scripps  
Halloween Party



An aerial photograph of a coastal area, likely at the University of California, San Diego. The image shows a sandy beach curving along the ocean on the left, with a rocky coastline further out. In the background, a large university campus with various buildings and green spaces is visible, nestled between the coast and inland hills.

## Q&A

- You can drop questions into the Zoom chat
- You can raise a virtual Zoom hand
- You can email questions to Adrian ([aborsa@ucsd.edu](mailto:aborsa@ucsd.edu))

Some of us will stay until all questions are answered. We will email everyone 1) a summary of your questions and our answers and 2) streamlined instructions for applying to our program.