

Check with your local EducationUSA Center for additional resources on scholarships and financial aid. An EducationUSA adviser can help discuss financial planning options.

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 [www.facebook.com/EducationUSAIndonesia](http://www.facebook.com/EducationUSAIndonesia)  [www.twitter.com/EducationUSAInd](http://www.twitter.com/EducationUSAInd)

 [www.youtube.com/user/EducationUSAInd](http://www.youtube.com/user/EducationUSAInd)  [EducationUSA.Jakarta](http://EducationUSA.Jakarta)

# Funding Your Undergraduate Education

Education USA

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## TYPES OF FINANCING

Don't let the cost of studying the United States deter you from considering an American education! A degree from the U.S. is an investment in your future and offers excellent value.

### SCHOLARSHIP

A scholarship is a "merit-based" financial award based achievement in a particular area - outstanding academic performance, special talent in sports or performing arts, involvement in community service, or leadership activities. Check with local organizations you know in Indonesia - many local governments, corporations, or foundations offer scholarships.

### FINANCIAL AID

Financial aid is a "need-based" financial award, dependent on your financial need - family income, assets, and other factors. It includes all types of funding and work-study programs offered to a student.

Not all colleges offer financial aid to undergraduate international students so be sure to do your research when applying.

### LOANS

In limited instances, some financial institutions and organizations offer education loans for international students. Before taking a loan, be sure to compare interest rates and terms - and also make certain you know how you are going to repay the loan.

### EMPLOYMENT

Working in a part-time job on or off campus can help to off-set some of your incidental costs. You are allowed to work up to 20 hours per week on-campus during your first year of study (per current U.S. immigration regulations). On-campus jobs may include working at the cafeteria, bookstore, library, health club, or in one of the university's administrative offices. After the first year, you may request permission to work off-campus for up to 20 hours a week.

#### *Reduce Your Costs:*

- ✓ Apply to schools that offer the best value - highest quality education for the lowest cost.
- ✓ Become a resident assistant in a dormitory and the university will pay your housing costs.
- ✓ Take courses and transfer credit from a 2-year or community college, which have lower tuition costs.

## RESOURCES

These websites provide information on education financial opportunities for international students. Searching for financial assistance requires research and realistic expectations, but there are many resources available.

**[www.internationalscholarships.com](http://www.internationalscholarships.com)** The International Scholarship Search offers a list of grants, scholarships, loan programs, and other information to assist students to study in the U.S.

**[www.fundingusstudy.org](http://www.fundingusstudy.org)** Database of scholarships, fellowships and grants organized by the Institute of International Education. It includes all types of funding programs, across the full range of academic areas.

**[www.educationusa.info/financial-aid](http://www.educationusa.info/financial-aid)** Provides financial aid information for an extensive list of U.S. institutions.

**[www.iefa.org](http://www.iefa.org)** Searchable database of financial aid, college scholarship, grant, and international loan information for students wishing to attend undergraduate programs in the U.S.

**[www.guaranteed-scholarships.com](http://www.guaranteed-scholarships.com)** List of schools offering undergraduate scholarships based on certain criteria.

**[www.meritaid.com](http://www.meritaid.com)** Comprehensive directory of merit-based and academic scholarships from colleges across the country.

**[www.globalslc.com](http://www.globalslc.com)** The Global Student Loan offers education loans for international students and does not require a U.S. co-signer.

**[www.internationalstudentloan.com](http://www.internationalstudentloan.com)** Comparative evaluation of international student loan options. Students at eligible schools (with a US co-signer) can apply for loans up to the total cost of attendance.