

# Financing U.S. Study

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Education is a major investment, one that will benefit you your whole life but that will require effort to achieve. Funding is one area where you can find help. Smart planning is the keyresearch to identify U.S. funding possibilities that match your own needs and strengths.

Below are some suggestions and strategies to help you get off to the best possible start in funding your U.S. studies.

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## Planning

Begin researching the costs of your planned program well in advance. Universities and colleges will generally provide an estimate of tuition and living costs at their particular institution. Both tuition and living costs can vary widely. Be sure to consider the following types of expenses:

- College and university application fees
- Fees for standardized tests
- Tuition
- Required fees
- Travel expenses
- Housing and meals
- Books and supplies
- Health insurance
- Clothing, recreation, incidental expenses

Begin researching the costs of your planned program well in advance. Universities and colleges can all provide an estimate of tuition and living costs at their particular institution.

Be aware that financial aid deadlines may be months earlier than regular application deadlines. Allow yourself at least a year to apply. Give yourself time to get together a quality aid application and assemble standardized test scores, transcripts, recommendations, essays, and so forth.

## Sources of Financial Aid

The university or college you will attend is the most likely source of outside funding about 11 percent of undergraduate and 46.5 percent of graduate international students in the United States receive primary funding from their college or university, according to IIE statistics.

As the IIE statistics indicate, funding is much more available at the graduate level. However, some undergraduate institutions also offer scholarships, based on academic merit or, less commonly, a background of community service, athletic ability, talent in the visual or performing arts, or other criteria.

Graduate teaching or research assistantships are one type of aid commonly awarded by universities to graduate-level students. Students with assistantships may be expected to teach sections of undergraduate classes or help professors with their research. In return, they may receive a salary to cover part of their educational costs or they may be excused from paying tuition.

First-year graduate students are not usually immediately given assistantships they are first expected to demonstrate academic and teaching ability as well as fluency in English. Assistantships are more available in some fields of study than others. For instance many are awarded in the sciences, a smaller number in the humanities and social sciences, few or none in professional programs such as business or law.

You should also check on the availability of local and international government aid programs.

If you are working, check whether your employer offers any tuition support programs. If you are currently attending a university or college, look into whether they may have exchange agreements with U.S. institutions. Such agreements may allow students to study abroad for a semester or year at the other institution at reduced cost.

Look into taking examinations for credit before you enroll, such as the DSST and CLEP tests offered at all EducationUSA offices. These examinations, offered in a variety of fields, are accepted for credit at over 2,900 U.S. universities, allowing you to earn undergraduate credit or fulfill prerequisites for a graduate program at a fraction of the cost of taking the equivalent class.

Finally, sources such as private associations and international foundations may award grants for education. These are often hotly competed and tend to provide only small amounts of funding rather than full support. Combined with other funding, however, such awards may be helpful in achieving your goal of U.S. study. Information on these and other types of funding can be found at your EducationUSA library.

### **Resources for Aid Information**

The EATO library has a sizable collection of materials on aid for U.S. study. Below are listed some print titles and Web sites that are particularly useful to international students.

*College Board International Student Handbook* (annual). This directory for undergraduate and graduate international students offers a wealth of information, including details on the level of colleges awards to entering international undergraduates. [College Board Publications](#).

[College Board Scholarship Search](#). For U.S. and international undergraduate students, lists about 2,000 scholarships, internships, and loans drawn from the *College Board Scholarship Handbook*.

*College Money Book* (annual). Includes a list of approximately 400 undergraduate institutions with awards specifically for international students as well as other types of undergraduate aid. Profiles over 1,600 colleges aid awards. [Petersons](#).

[Edupass](#). Specifically for international students considering U.S. study, this site discusses admissions, financing, U.S. life, and more. Includes a list of the U.S. colleges and universities giving the largest number of substantial financial awards to international students.

<http://www.finaid.com>. While most information specifically for international students appears on sister site Edupass, Finaid includes such useful information as Web addresses for college and university financial aid offices and information on

scholarship scams. [Foundation Center International Visitor Information](#). Includes a section on aid for international students that provides links for a range of resources and advice on applying for aid.

[Funding for U.S. Study Online](#). Excellent source for locating the hundreds of grants specifically for international students awarded by governments, foundations, and international organizations. Searchable by country/region or field of study. This information is also to be issued as a print guide during 2007 by the Institute of International Education.

[Grants in Graduate Studies](#). Grants for graduate and post-graduate students, provided by U.S. government, international, corporate and private funding agencies, in addition to grants from departments within New York University. Has a section for international students.

[International Education Financial Aid](#). Specifically for those studying in a country other than their own, including international students in the United States. Includes a database of over 1,000 scholarships, searchable by award type, location, and field of study.

[Michigan State University Funding Center, Grants for Individuals](#). Extensive listings of grant opportunities and resources by level and field. Be sure to check if particular awards are open to international students.

*Scholarships, Grants, and Prizes* (annual). Descriptions of more than 1.6 million awards from private sources. [Petersons](#).

*Sports Scholarships and Collegiate Athletic Programs* (2004). Awards for top undergraduate athletes. [Petersons](#).