

## Financial Aid for Graduates

### What are my chances of obtaining financial aid from an American college or university?

American education is a very competitive environment, where there is a battle on for the most talented and promising students both American and international. American universities are ready to provide financial aid to the best of the best: those with the best application dossier submitted and, which is even more important, those who have correctly chosen a USA university or academic program that best suits their goals.

University scholarships and grants are either merit-based or need-based. It is important for international students to understand that, although student's needs are taken into account, the main factor in selecting scholarship holders are academic achievements and good prospects in the chosen field of study. The competition for each scholarship is high, and international students have to compete with Americans. At the graduate level, the great majority of funding is merit-based and comes in the form of graduate assistantships (research, teaching, or office work) and fellowships.

### What types of financial aid are there in American universities for international students?

There are the following main types of financial aid for international students: Scholarships, Fellowships, Graduate, Teaching and Research Assistantships, Tuition Waiver, and Institutionally-Sponsored Loans, although their names in concrete universities can vary considerably. They can provide partial or full funding (that covers all costs).

The factors that affect the awarding of scholarships are: student's academic achievements and potential in the chosen field of study, financial need, present importance of the proposed research projects, interests of certain scholars / teachers and availability of funds for graduate students.

### What sources of funding are available to international students in addition to university aid?

A . Programs funded by the U.S. government; as a rule, are up to two years long, which is usually sufficient for obtaining a master's degree or participating in a year-long non-degree study program.

B. Private American agencies, organizations, commercial and industrial corporations and professional associations often provide financial aid in order to enhance international exchanges.

C. Private sources in your home country interested in hiring you as a specialist after the completion of your study program in the USA.

D. Student's loans for education purposes in your home country or the USA. In this case a non-USA citizen who has no credit history in the USA will need a co-signer - a USA citizen.

### When should I submit an application for financial aid to a university?

A financial aid or scholarship/assistantship application is typically submitted together with the rest of the documents, but the deadline for aid can be earlier than the deadline for regular applications. In this case it is necessary to prepare the whole dossier by an earlier deadline, which is usually in December-February, depending on the university.

### If I want to apply for financial aid to a university, where should I begin?

In order to apply for university funding, find out which offices / departments provide aid, and request application forms from them. Funds can be managed by the Graduate School, a university department, or decisions can be made jointly. You should study all the funding-related materials carefully, since the financial aid application process can be rather complicated and time-consuming.

When you get an offer of financial aid, evaluate the offer in general, including tuition and fees, scholarship size, funding period, and your responsibilities. If you get more than one offer, it is necessary to weigh up the advantages of each offer from each university and make the best decision. Your choice of university must never be based on the scholarship size, because it is not the scholarship size which determines the quality of educational programs.

### I know that there is strong competition for financial aid provided by American universities. How do I win this competition?

- Start the process of application and financial aid search as soon as possible;
- Apply to several universities to increase your chances;
- While choosing a university, pay special attention to financial aid opportunities offered to international students;
- Use all the information sources available - university guides, catalogues, books, Internet resources, conference materials, information from your research advisor, personal contacts with American professors;
- Send clarifying questions about the admission procedure and financial aid to the admissions office / the department of your academic subject / financial aid office;
- All documents must be filled out as fully and accurately as possible;
- Important strengths of an application are: academic achievements, very high [TOEFL](#), [GRE](#) or [GMAT](#) scores, a remarkable and informative application essay, strong recommendations, leadership potential, personal qualities and interests.

### May I work in the USA to pay for my education?

Immigration laws of the USA do not allow international graduate students and their spouses (who are in the U.S. on F student visas) to work off-campus during their studies. On-campus work opportunities are limited as well (20 hours per week during the academic semester, 40 hours/week during school breaks), and there is a competition for open positions, while wages are comparatively low and do not cover the tuition and accommodation costs. Besides, graduate students are often so busy studying that they do not have time for working. An important note here: intended work in the U.S. cannot be declared as a funding source when applying for a visa.

### Does the financial aid awarded by a university cover accommodation and meals costs of the international student's family members?

Typically no, Unless a student receives a particularly large stipend (salary) as part of their assistantship responsibilities international students should expect to cover all costs related to their family members' stay in the U.S.

### Could you please point out the main criteria (in addition to high GMAT and TOEFL scores) for receiving a fellowship or assistantship in an MBA program?

As a rule, the most important criteria for MBA programs are:

- at least 3-5 years of work experience;
- a strong application essay - or several essays, depending on the university's requirements;
- informative recommendation letters;
- an effective CV (resume or curriculum vitae)

Besides formal criteria, it is necessary to demonstrate stable career growth, job enrichment, community involvement; to be aware of the curriculum and teaching methods in the chosen university; to choose a specialization within the business administration field, etc.

Need-based financial aid for business programs is rather rare, and in most cases this is a partial funding. As for specific universities, the fullest and the most up-to-date information can be obtained from their financial aid or international offices.

### In September, I am going to send my dossier to several universities in the U.S. to apply for the L.L.M. program. Can I request financial aid from other (non-university) sources now?

Of course, you should start handling this issue as early as possible, but the "technical" aspect of this procedure depends on the requirements of your potential sources of funding. To apply for some of them, you need to be already enrolled in a program. For example, if you apply for a student's loan, your university may provide you with a Conditional Admission stating that you have been academically admitted to the university but the financial issues have not been solved yet.

### Is financial support available to those who are enrolled in distance master's degree programs (online programs)?

In the greater majority of cases, financial aid is not provided to distance students.

### I have received a diploma in economics and would like to apply for a master's degree program in the U.S. How can I get a graduate scholarship?

Many universities offer partial financial aid for graduate students (full aid is offered less often). Applicants can be considered candidates for tuition scholarship (awarded on the basis of dossier quality, test results, grade point average-GPA-at previous places of study, etc). Applying for other types of financial aid can require filling out additional forms. In order to get the most detailed information about financial support available to you at a certain university, it is necessary to carefully read the Financial Aid section on the university's website.

I have a technical university diploma in architectural space design. At the moment, I am seeking a second degree in organizational management. Which of the two specializations should I choose for a Master's degree program? In which field of study can the amount of financial aid be larger? Can the second diploma help to increase the amount awarded?

Financial aid that covers tuition, accommodation, meals and other costs is possible for a graduate student, but this type of financial aid is rare. Partial financial aid is more likely to be obtained in this case; different types of financial support are described in details in the "Useful information" section of the [VCO site](#). Choosing a field of study for a Master's degree program is up to you. The choice based on the bigger scholarship criteria is definitely not the best one. To apply for a management program (for example, at a business school), typically means you will need at least three years of related work experience. The availability of financial aid for you and the amount awarded will depend not on the formal number of diplomas but on the quality of your application, which can be positively influenced by your multifaceted education.

Can a linguistics student receive full financial aid if s/he does not have a diploma with honors?

You can look at the GPA requirements of a certain university / program on its website. As a rule, 4.0 (the highest grade in the American education system) is not required; moreover, in many cases both GPA and grades for certain courses (depending on the field of study you have chosen) are taken into account.

If planning to apply for full financial aid, you should consider the desired education level - master's degree or PhD. As for your specialization, obtaining financial aid will be somewhat more difficult for a linguistics student than for a student applying for a PhD program in engineering, natural or social sciences. There are PhD programs in Linguistics available but these tend to be very competitive.

What financial documents can I submit to a university if I am a student and my parents are retired?

You can submit:

- a document from your university stating that you were a student (years, scholarship size);
- documents proving that your parents are retired (year of retirement, pension size).

I am 25 years old. Are there any age limits for obtaining financial aid?

This is the lower end of the average age range of graduate students. Theoretically, you are eligible for any financial aid awarded by universities to international students. As for non-university scholarship programs, each type may have its own age limits.

What costs are covered by assistantships?

Getting an assistantship means that a graduate / postgraduate student does not pay tuition and receives a scholarship or stipend that can covers some portion of accommodation, meals, medical insurance (often), books and some personal expenses. The sum of the scholarship depends on the state, town, university, etc.

### If a university is ready to give me only partial financial aid, when do I have to submit a proof of availability of funds sufficient to cover the difference?

All sources of funding for your education must be mentioned in the I-20 form issued by the university (in April-May) so that you could apply for a student visa. Therefore, either as part of your original application for admission or after receiving a conditional offer from a university (as a rule, in March), you have to submit financial documents proving the availability funds sufficient for covering the cost of one year of study. You should also have these documents during your visa interview.

### I have a Master's degree in philology and would like to do a Ph.D. in the USA. What postgraduate scholarships are offered in the United States for linguistics students and where can I find a research advisor?

In most cases, American universities provide financial aid to Ph.D. students directly, in the form of Assistantship (Teaching or Research). You can look for a research advisor with the help of several resources:

- information about research interests of professors who work at the departments of your choice (as a rule, this information is available on universities' websites;
- find universities that offer educational programs in your field of study, you can use the following resource: <http://www.petersons.com/educationusa>);
- professional mailing lists;
- professional conferences;
- colleagues and research advisors in your home country;
- professional journals.

### I will soon get a diploma in law, and I would like to go to the U.S. to obtain a Master's degree in the same field of study. How can I get financial aid?

L.L.M. - Master of Laws - is the most popular graduate program among international students who have a bachelor's degree or a diploma in law. Due to the popularity of this program, as a rule, Law Schools provide minimal or no financial aid to their students. Therefore, most students take loans. In order to receive such a loan, international students need an American co-signer.

Two academic exchange programs funded by the U.S. Department of State offer scholarships for prospective L.L.M. students. These are the Edmund S. Muskie Graduate Fellowship Program ([www.irex.ru](http://www.irex.ru)) and the Fulbright Foreign Student Program.