

Financial Aid for Undergraduates

What are the main sources of study funding for undergraduate students in the USA?

The main sources of funding can be the following:

- funding provided by student's home country
- financial aid provided by colleges and universities
- financial aid provided by various funds
- financial aid provided by the U.S. Government (student exchange programs)
- lending, loans

Colleges and universities can provide financial aid in the following main formats of scholarship:

- MERIT-BASED SCHOLARSHIPS - based on students' academic achievements, regardless of their financial situation
- NEED-BASED SCHOLARSHIPS - taking into consideration students financial situation but also strongly depending on their academic achievements
- ATHLETIC SCHOLARSHIPS - scholarships for considerable achievements in sport

Are there any colleges or universities in the USA that make decisions on enrolling international students absolutely regardless of their financial situation?

In the USA, there are only a few so-called "need-blind admission" universities, which make decisions about enrolling students on the basis of numerous documents, test results, in some cases - interviews. These decisions do not in any way depend on financial aspect, i.e. on the students' capabilities to pay for their education. All these colleges and universities are quite prestigious, so to enter them and obtain financial aid from them, students need to have an extremely high academic potential and demonstrate expertise in different aspects of science and culture, as well as community involvement. Here are examples of such universities:

1. Amherst College (Amherst, Massachusetts)
2. Harvard University (Cambridge, Massachusetts)
3. Yale University (New Haven, Connecticut)
4. Princeton University (Princeton, New Jersey)
5. Massachusetts Institute of Technology (MIT) (Cambridge, Massachusetts)
6. Stanford University (San Francisco, California)
7. Williams College (Williamstown, Massachusetts)
8. Middlebury College (Middlebury, Vermont)

I would like to get higher education in the USA, and I need full financial support. Could you help me to find a study program supported by a scholarship or a grant?

Currently more than 350 US colleges & universities award more than \$20,000 per year to qualified international students, and almost 100 institutions have awarded more than \$40,000/year. At least, 85 colleges and universities regularly award full funding (covering tuition, fees, and living expenses) to international students who use **Worldwide Edu Consultants for Education in USA**. In addition to our list, you can use the search option on the web site www.collegeboard.com; after entering the data you are interested in you will get information about many universities that match your request. It is also a good idea to subscribe for the mailing list on current grants and scholarships moderated by **Worldwide Edu Consultants for Education in USA**. These centers are often visited by representatives of USA colleges and universities, who provide them with up-to-date information about financial support opportunities available to international students. The centers, in turn, disseminate this information among students.

You also need to keep in mind that the competition for university financial aid is very high. International students compete not only with students from other countries, but also with American candidates. Only those who have outstanding proficiency in English and excellent academic record can claim financial aid.

I am actively involved in the life of my school. Will it help me to obtain financial support?

Certainly, active community involvement is always taken into consideration by universities in the USA. Describe this experience in details in your essay; remember to mention it in your application form. Give examples of the projects you have carried out. Explain how they have influenced your future activity. It will be great if your teacher or supervising instructor mentions your active involvement in the school life in his / her recommendation letter. It might play an important role in the process of making decisions on your enrollment and financial support.

Are there any scholarships for students who take active part in the sport life of their school? How can I get financial aid if I am a sportsman and what should I do for that?

Yes, there are scholarships which are called athletic, or sport, scholarships. They are awarded for achievements in different (although not all) kinds of sport. The process of applying for and obtaining this type of financial aid is quite complicated and can take a lot of time. Meanwhile, it can require submitting additional documents (a sportsman's profile, video materials, etc). It is also necessary to keep in mind that the most important role in obtaining such a scholarship is played by the coach.

Here is the list of the websites that will help you to find answer to the most urgent questions related to the search of universities that award athletic scholarships:

<http://www.sport-scholarships.com>

<http://www.athleticscholarships.net>

<http://www.collegesportsscholarships.com>

<http://www.athleticaid.com>

Best sport colleges and universities links

<http://www.wanderlist.com/sportscolleges>

Can I get a loan in an American bank to pay my tuition fee?

Banks in the U.S. give student loans to citizens of other countries only if they have a co-signer - an American citizen who will be responsible for paying off the loan if you are not able to do it yourself. An alternative to this option can be taking a loan in your home country or searching for a university that awards scholarships to international students.

Can a college or university give a scholarship for all 4 years of study, or is a scholarship only awarded for one year?

A university can give a scholarship for one academic year with the option of renewal for the whole period of study. The only requirement is that the student has to have good academic record during all these years to deserve the scholarship. The decision on scholarship renewal is made every year on the basis of the student's academic achievements and recommendations of his / her teachers - or coaches, if the scholarship in question is awarded for sport activity. It is also necessary to consider general financial situation of the institution, which can change with time and depend on the economic situation in the country.

What documents is it necessary to submit in order to obtain financial support from a university?

You need to study very carefully the requirements of the institutions you are applying to. Keep in mind that the standard list of the documents required for applying to colleges and universities in the USA can be found on this website in the "Useful information" section: http://www.vco-edusa.net/rus/info_2_0_7.html. In addition to this standard set of documents, you need to fill in a financial aid application form (or forms) and send it (or them) to the special department that deals with financial aid allocation. Make sure that you meet the financial aid deadline. Many colleges and universities that offer need-based financial aid will accept the so-called [CSS Profile](#) - a standard form developed by the [College Board](#). If this is the case, there will be a link to this form on the university's website. There is also a group of universities which have developed their own forms to be filled in. You will find these forms and instructions on filling them on the websites of these universities.

The vast majority of English Language Programs are paid for by students themselves.

Those who apply to private institutions have more opportunities to get financial support, but it does not in any way mean that public colleges or universities do not have financial aid for international students and you must exclude them from your list. It depends on a university. For example, some public universities give discounts on tuition to students from other countries equaling them to residents of their state. In this case an international student gains a lot, because the tuition fee in public universities is much smaller than in private ones. However, it is necessary to admit that when distributing funds among new students, public universities favor residents of their state, because they get fees from them as taxes. Meanwhile, private universities are funded from different sources that are not connected to taxes, and thus have more opportunities to find financial support for international students.

Are there any research grants for undergraduate students?

Yes, there are colleges and universities in the USA that award research grants to undergraduate students. The size of these grants, as a rule, is smaller (not more than \$ 4,000-5,000 per year) than the size of similar grants given to graduate students.

What tests should I take and what score should I get in order to obtain financial support from a university?

You can find information about the required tests and the minimal scores on the official website of a university. As a rule, to obtain financial support, in addition to TOEFL you need to take SAT Reasoning, and if you consider very prestigious colleges, you need to take several SAT Subject Tests as well. Admission boards consider all application documents, but they pay special attention to test scores when awarding scholarships. And, although there are no certain scores that will guarantee you financial aid, we recommend that you have about 100 points in iBT TOEFL and 600-700 points in each section of SAT Reasoning.

I can fully cover the cost of my study in the USA. If I indicate it in the financial documents, does this mean that I will lose the opportunity to get any financial aid from a university?

No, you can apply for different types of financial aid that are provided to students regardless of their financial situation. These scholarships are awarded for outstanding academic abilities - merit-based scholarship, sport achievements - sport or athletic scholarship, your achievements in arts (music scholarships).

Are there any exchange programs for high school students or university students (freshmen to juniors) that allow to study in U.S. schools during one academic year?

Yes, the U.S. Government funds exchange programs for this category of students in some countries. Information about them can be found on the web pages of the U.S. Department of State and the American Embassy in your country. As a rule, the staff of the **Worldwide Edu Consultants for Education in USA** advising center closest to you has all relevant information. At the moment, there are two exchange programs funded by the U.S. Government. High school students from specific countries may be eligible to participate in Future Leaders Exchange Program (FLEX): <http://exchanges.state.gov/youth/programs/flex.html>

College and university students from certain countries in their 1st-3rd year of study are eligible for Global UGRAD Exchange Program: <http://exchanges.state.gov/academicexchanges/guep.html>

Do private foundations cover study expenses?

It depends on the foundation. However, as a rule, it is very rare. Our advice is to search for foundations that give financial support to students and at the same time look for colleges that give provide funding. Remember that each foundation has its own requirements for applicants and its deadlines for submitting grant application forms.

May I work on campus and thus cover my study expenses?

The student visa status allows you to work not more than 20 hours per week during semesters and not more than 40 hours per week during vacations with the permission of the international student office of your college or university in the U.S. Remember that you cannot indicate in your financial form that you do not have sufficient funds but you hope to cover your study expenses by working on campus. Even if you manage to find a part-time job right away, it will never cover your study expenses but only help you with day-to-day expenses, or spending money. It is another matter when the work is included in your financial aid package and you know in advance that the university will employ you and pay you a certain sum of money you can count on. However, this decision is to be made by the college or university.

I can partly cover my study expenses. Will it in any way help me to get the rest of the sum from a university?

We recommend that you objectively evaluate your financial opportunities and honestly say how much you are ready to spend for your study in the USA. Check whether your college or university provides financial support to international students. Of course, nobody can guarantee that you will necessarily get the needed amount as a scholarship, but it is clearly easier for a university to add funding to the sum of money already you have available rather than cover the full cost of study. In all cases, decisions will be made on an individual basis.

I am a sophomore at one of the universities in the capital of Russia and I would like to transfer to an American university. Is it difficult to obtain financial aid for transfer students?

Transfer students (those who transfer to another university after studying at their institution for several years) have a lower chance of obtaining financial aid opposed students who begin their study at an undergraduate institution or a graduate school. A small list of colleges and universities that provide funding to transfer students can be found on our web site in the Useful information section <http://www.vco-edusa.net/cgi-bin/vco.cgi?lg=rus&id=info&file=6&n=10&show=all>

Do those who plan to study at a community college have any opportunity of getting financial aid?

Community colleges that provide financial aid to international students are extremely rarely, although there are some exceptions. Moreover, in most cases, financial support is only given from the second year of study. Nevertheless, many students choose community colleges to decrease their study expenses during the first two years of study (since the tuition fee in these colleges is much smaller), and then transfer to a 4-year college or a university as a junior.

Please list the main types of expenses related to obtaining higher education.

The main types of expenses include:

- Tuition & fees for your courses
- Accommodation (rent or price of living in the residence halls on campus)
- meals
- books and supplies for your classes
- transportation to get you to/from campus
- other personal expenses