

College in America: A Guide For International Students

Applying for, getting into and paying for college can be an overwhelming task for any student. If you're coming to the United States from another country, it may seem next to impossible.

But don't give up hope. If you're a student from outside the U.S., and you have your heart set on attending college in America, there are ways to make it happen.

Introduction

The idea of the "American Dream" means many things to many people, but one of its most important elements is the ability to improve your life by getting a college education.

For students born outside the United States, there's a lot to learn. You'll have to start by figuring out what you want to study and where you want to go to school. Once you have those ideas in mind, you'll need to apply to your chosen college (and probably more than one, in case you don't get into your first choice.)

If you're admitted, your college will send you information on how much it costs to attend, and how much help they can give you. Once you know the costs and the financial aid offered, you'll need to make some big decisions. Can you afford to go? Can you find a job to help you pay some of the costs of attendance? And how can you find scholarships to help cover some of the cost?

In this guide, we'll provide a brief overview and some resources to help you with applying to U.S. colleges and preparing to move to the U.S. We'll also focus on ways you can find scholarships and other sources of financial aid.

Note: You'll see the phrase "international student(s)" quite a bit – that is the common term that colleges and scholarship providers use to describe students who are moving from another country to the U.S. for college.



Part One

Getting Started

If you're thinking of moving to the U.S. to attend college, you probably have a field of study in mind. Computer science, history, biology, engineering – these are all referred to by American colleges as majors. If you know what you're hoping to study, try Googling "best college for [your major]," or use a college ranking site to find the schools that are best-known for your field. We recommend <u>Niche</u>, which will show you a ranking of highest-rated colleges in various majors, along with their acceptance rate, average cost and even a map so you can learn where in the country they are.

Picking a college is a big decision, especially if you've spent little or no time in the U.S. before. You should seek out student and alumni groups on Facebook – and even call the school and ask questions about both the school and its surrounding area. Find the "Admissions Office" page on the college's website; they're the people who work with new students, and will be happy to tell you what life on campus is like.

Applying

Once you've picked out 1-4 colleges that interest you, the next step is filling out an application. This can be a time-consuming process and usually involves submitting a lot of personal and academic information as well as a personal essay or other statement. Find out the college's application deadline, and get an early start!

<u>EduPass has several valuable tools</u> that can help you make sure you're doing everything you need to.

Keep in mind, there are likely to be fees for college applications and required tests. These can range from \$25 to \$250 (USD), and they are the only fees you should ever have to pay during the application and scholarship process – beware of any other organizations besides your college that ask for money.

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Figuring Out Finances

By May 1, you should receive letters from the colleges you've applied to, letting you know if you've been waccepted. If you get in – congratulations! You've completed a huge step in the process.

It's also just the beginning. College education in the U.S. can be extremely expensive, and you'll need to go over your finances carefully to ensure that you can afford to attend. You'll get a document called a "financial aid offer," "award offer" or "award letter" along with your acceptance. That will break down how much it costs to go to your college, how much financial help they can give you and how much you're expected to pay.

The amount you're expected to pay can come from any source: your family's savings, wages from your job, gifts from your high school graduation – and scholarships. The more scholarship funds you can earn, the less you'll have to pay out of pocket. That can mean the difference between affording college and not being able to pay for it. Scholarships are a huge potential benefit, and we'll spend the next section looking at them in detail.



Application, Immigration and Financial Aid Resources

You can ask questions of the U.S. federal tax authority (the IRS) by calling 1-800-829-1040

Part Two

Four Ways to Find Scholarships

For many students in the U.S., searching for scholarships is almost like a part-time job – it takes time, diligence and concentration, but the hours you spend doing it can pay off! Here are the four places we recommend you start seeking scholarships to pay for your American college experience.

1) Scholarship websites

Both International Financial Aid and College Scholarship Search and InternationalScholarships.com focus strictly on scholarships that are available to international students. The basic search on both sites is free and can help identify potential scholarship opportunities worldwide—including more than 500 scholarships for studying in the United States. Many of the scholarship criteria are tied to a specific field of study, which you can select from a handy drop-down list to narrow your search.

<u>MPOWER Financing</u> is also geared directly toward international students, offering scholarships for a variety of specific areas of study, along with some awards open to any student from outside the U.S.

There are also larger, less specialized scholarship search engines that can help. <u>Fastweb</u> was created by the same company as <u>EduPass</u>, and boasts one of the largest databases of scholarships. Not all of them are specific to international students, but you may uncover opportunities here that you wouldn't elsewhere. <u>Unigo</u>, the parent company of MPOWER, also has a robust scholarship search. You'll need to create a free account, but the many scholarship options make it worth it.

An important note:

Before you do any scholarship searching, it's important to know that **you should never have to pay to find or apply for scholarships.** If a scholarship search engine or application asks you for a credit card or other financial information before you can use it, stay away. Reputable scholarships never charge to apply, and there are plenty of excellent free search engines, as listed above.

2) Your home country

We tell American students to "look close to home" all the time—and the same applies to international students. Your home country may be a source of funding for your international studies. However, make sure you're extremely thorough when researching this option so that you understand all the stipulations involved. Often, these opportunities require their scholarship recipients to return to their home country and/or work in a certain field or location upon graduation.

3) U.S. universities

One of your best sources of financial aid will be the college you attend. If you were born outside the United States but are now a U.S. citizen or permanent resident, start by looking at colleges within the state where you live. Generally speaking, state residents pay a much lower tuition rate than out-of-state residents.

For example, a year of tuition and fees at the <u>University of Virginia</u> costs around \$17,000 for students who live in Virginia, and around \$49,000 for those who don't. Establishing residency in a state can instantly cut a great deal off of your ultimate college price tag.

If you don't live in the United States, you can do some very thorough research on colleges and financial aid opportunities at <u>EducationUSA</u>. This service of the U.S. Department of State and the Institute of International Education provides a ton of online information; there is also a frequently updated list of <u>financial aid opportunities</u> and, most usefully, a guide to <u>advising centers</u> in countries around the world, where you can meet face-toface with experts in your country that can help you search schools, translate information, and learn about your options.

No matter where you live, or decide to go to school, your college's financial aid office (and its website) should be your next stop. Most colleges have scholarship programs specifically for international students attending their institutions. To use just one example, Columbia University in New York City awarded <u>\$17 million in international-student aid</u> last year, to students from more than 100 countries.

Depending on the college, some of that funding is for students from specific countries, some is open to students worldwide, and some requires that you study a certain field or do a specific job on campus—it can be confusing, but college admissions officers and financial aid experts are there to help you find as much money as you qualify for.

4) Scholarships specific to you

The resources above will go a long way in helping with your education in the United States, no matter where you're from; you can also seek out opportunities specific to your

country or even your gender. If you're a native of a Latin American or Caribbean nation, check out the Organization of American States's <u>Leo. S. Rowe Pan American Fund</u>. The fund exists to provide interest-free student loans to students, and <u>this brochure</u> also features a useful listing of scholarship opportunities, sorted by your country of residence.

If you live in one of the 17 countries (across four continents) where the Aga Khan Foundation has a presence, and you're doing graduate or postgraduate work, don't miss out on the Foundation's <u>International Scholarship Programme</u>, though note that awards made through this program are 50 percent scholarship and 50 percent loan, so you will have to pay part of the award back over time.

And, finally, if you're a female graduate student and a non-U.S. resident, the venerable <u>AAUW International Fellowship</u> provides a tremendous opportunity; last year, 250 women and women-focused community projects received \$3.9 million in support for improving life in their home countries. This highly competitive program usually opens in August for the next academic year, so keep it in mind if you're an exemplary grad or postgrad student.



U.S. Scholarship Calendar

Need to keep everything straight? This calendar can help ensure you're doing what you need to do – and when!

January, February and March: This is the ideal time to begin researching and applying for scholarships. Many scholarships run in accordance with the academic calendar, so springtime is blooming with freshly opened scholarship applications preparing to pay out to deserving recipients in the fall. Strive to turn your applications in early and avoid the rush at the deadline date.

April, May and June: Most scholarship application windows will be winding down by now. If you've already submitted applications to the programs of most interest to you, this is a good time to start applying for smaller programs that are still open.

If you've found yourself procrastinating or forgot to apply earlier in the year, there's still time to find some fantastic opportunities. Search out programs that are still accepting applications. Make a list organized by deadline date. Start from the top and challenge yourself to meet each deadline.

July, August and September: By midsummer, many students have their financial plans figured out and there are not as many open scholarship programs. This makes it the perfect time of year to break from filling out applications and focus on research. Make a list of scholarships you find that fit your interests. Organize them by the date they begin accepting applications so you don't miss a deadline.

October, November and December: Now that the school year is well underway and the time to start working on scholarship applications is again fast approaching, it is a good time to do some pre-planning. Update your resume and make a list of teachers, coworkers and counselors who could provide glowing references for you. Did you set goals to improve your grades or up your involvement this year? Revisit your goals from last semester and make sure you're sticking to your plan or getting yourself back on track if necessary.

Everyone has a different schedule and maybe your calendar is a bit different – just make sure to set your own plan and create tasks and reminders that work for you. Get an early start and stick to your goals throughout the year. Your future self will thank you for all your hard work.



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