



HCC HCC Medical Insurance Services



# Passport to AMERICAN EDUCATION

## A Simple Guide to International Student Financial Aid



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## INTRO: GETTING STARTED!

**Have you always dreamed of going overseas for college to get a U.S. education? Or are you just starting to consider it?**

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If so, you can make your dream a reality. Every year, more students from **China, India, Japan, Korea, Saudi Arabia, Canada** and other countries are enrolling in an American college or graduate school. According to the [U.S. Institute of International Education](#) (IIE), the **number of international students reached 819,644 students during the 2012-2013 academic school year** — more than ever before.

Enrolling in an American school might seem like it would be difficult, but it doesn't have to be hard. It does require you to have a lot of patience while you wait for papers and forms to be processed. Also, you will also need to do plenty of research on your own to fully understand your options. **This easy-to-use guide to getting your U.S. education will help you get started on your dreams.**

We'll go over the following:

1. How much money do I really need for tuition and other expenses?
2. How do I apply for financial aid?
3. Can I get a scholarship?
4. Which schools offer the most financial aid to international students?
5. What is the best way to apply for a loan?
6. When should I start planning the enrollment process?
7. Can I apply for a job while studying?
8. Can I stay in the United States after graduating?
9. What is the admissions process like?
10. Which visa is best for me?

**Congratulations on taking your first steps to the education and career of your dreams!**



“ ... an education in the U.S.A. is valuable all across the world.”

— Ryan S., India

## What countries do international students come from to study in the U.S.?



China  
**28.7%**



India  
**11.8%**



S. Korea  
**8.6%**



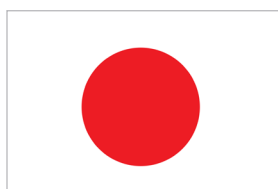
Saudi Arabia  
**5.4%**



Canada  
**3.3%**



Taiwan  
**2.7%**



Japan  
**2.4%**



Vietnam  
**2.0%**



Mexico  
**1.7%**



Turkey  
**1.4%**



All Others  
**32%**

\*Source: [Institute of International Education \(IIE\)](#)

## CAN YOU AFFORD TO STUDY IN AMERICA?

**With careful planning and research, you also can find ways to cut the costs of a college education in the United States.**

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For many students, the prospect of traveling to the United States may seem too costly. Paying for a college education may seem impossible. However, you can make your dream come true with a strategy that includes **personal savings, financial aid, scholarships, loans and smart choices**. With careful planning and research, you also can find ways to cut the costs of a college education in the United States.

First, it is important to understand that there are over 2,800 four-year colleges and universities in the United States. Even though you have likely heard of major U.S. academic institutions like [Harvard University](#), [Yale University](#) and [Princeton University](#), they may not be the right choice for you. They are highly-rated schools with respectable reputations, but they also can be the most expensive. Tuition at the three schools ranged from \$38,800 to nearly \$44,000, according to the institutions' 2013-14 school year rates. With the additional cost of books, room and board, health

insurance and transportation costs, you could spend about \$56,000 to \$60,000 a year.

**However, you can get a great education for a lot less than the cost of these universities.**

On average, tuition for an undergraduate program at a public four-year college during the 2013-14 school year was \$22,200 for students from out of state, according to [CollegeData](#). Tuition at a private institution was about \$30,000 a year. Actually, about half of all college students in 2012-13 attended public and private nonprofit four-year colleges that charged less than \$10,200 for tuition and fees, according to the [College Board](#).

Even though they have not achieved the fame of Ivy League schools, many American colleges and universities are well respected throughout the world because of strong research, specialized academic programs and funding. A school you may have never heard of might have one of the top programs for your field. Research is critical in determining the best university for your chosen field of study.

Look for colleges that have strong programs in the areas that interest you. It is also important to take the time to contact the schools to learn more about financial aid and scholarship programs for international students. Many schools offer some form of financial aid, but not all types of financial aid are available to foreign scholars.

## CREATE A REALISTIC BUDGET

**Before you start planning out how to get money for your education, it is important that you budget for all your expenses. Make sure your budget includes the following:**

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1. **Tuition** — There can be large variances in tuition and fees among colleges. It is also important to know that some colleges (especially state-funded ones) charge students extra money if they come from another American state or another country. These extra fees can be anywhere from \$3,000 to more than \$25,000, depending on if it is a private college or a public school.
2. **Room/Rent** — Some schools require students to live in dorms on the college campus, especially during their first year. However, other students are able to take advantage of cheaper off-campus housing. Make sure you know what your options are before you decide on a school. Your admissions counselor can give you the answers you need.
3. **Food** — If you decide to live on campus, you may not be able to cook your own food. Most schools only allow small refrigerators and microwaves in the dorms and may require students to buy a cafeteria food plan. If you live off campus, you will be in charge



of buying and cooking your own meals. Take the time to consider if you have the time to cook your own meals and whether you can save money by doing so.

4. **Health insurance** —Most universities require international students to have health insurance. Ask your admissions counselor about your health insurance options as an international student. You may be required to purchase insurance from the school, but many schools allow you to complete a simple waiver form if you have your own plan. Compare prices and the coverage of several different international student insurance plans to determine which option is best for you.

5. **Books and supplies** —Professors likely will require you to purchase books or supplies for each class. According to [collegeboard.org](http://collegeboard.org), in 2012, on average, you could spend about \$1,200 a year for books and supplies if you attend a four-year public college. You can save some



“One thing I wish I had done is budget my money thoughtfully ... not only does the tuition itself become troublesome, but so does the cost of living.”

— Alex M., Kenya

money by purchasing or renting used books on the Internet or at the school's bookstore. You also may want a personal computer or laptop. Most schools have computers available for students around the clock, but it is often easier to just have your own to maintain your files.

6. **Transportation** —When deciding where to live, you need to research transportation options. Many smaller U.S. cities don't have larger public transportation options like a subway or train system. However, many of these smaller cities offer a public transportation via bus. You may be able to find a great deal on an apartment farther away from school, but you could lose that money in transportation costs you will need to get to and from your classes.
7. **Personal expenses** — It is always important to budget for personal items like toiletries, clothes and having fun with new friends. You also should budget extra money for emergencies, including any health emergencies. Consider the costs of the items you may need to purchase and add in extra funds for emergencies.

Remember, by doing extra research in all of these areas, you will be much better prepared for your education in the United States. You may even be able to reduce some of your costs, or at least be prepared for the ones you will encounter!

**According to the [College Board](#), the average cost of housing and meals in 2013-14 was about \$9,500 a year at four-year public schools. At private schools, the fees were about \$10,800 a year.**

## HOW TO PAY FOR YOUR EDUCATION

**Although attending a U.S. college or university can be expensive, you can apply for scholarships and financial aid to help you pay for it all.**

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It is important to devote plenty of time to researching the scholarships you're able to apply for, and to research which schools offer international students financial aid. Start early to submit applications and documents by the deadlines. Many scholarships have very early deadlines in the school calendar so plan on researching them as much as a year before you plan to attend school.

Private organizations in both the United States and your home country may offer financial aid to students who want to travel for school. However, the best option you have is to apply for funding from the school you're choosing. Don't neglect private organizations' scholarships, though. Every bit helps!

## Still need help? Here are 5 ways you can fund your college education.

### 1. Use Your Savings

Scholarship awards, if they are available, fund only part of the tuition and living costs for a first-year international student. You will likely need your family's help at some point.

You may even have to delay college until you have saved enough money. Some schools require international students to prove they have sufficient funds to cover tuition and expenses for all four years of an undergraduate education before they can enroll.

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**According to the IIE, [approximately 64 percent of international students used their own funds as the primary funding source for their education at an American college or university in 2012-13.](#)**

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### 2. Apply for Scholarships

Internet resources enable you to quickly research scholarship program. However, it still requires effort to understand your options. In most cases, universities and colleges provide more scholarship and financial aid opportunities for international students who are applying to graduate school and/or are majoring in fields such as medicine and science. (See Chapter 9 for popular scholarship programs for graduate students).



However, scholarships and financial aid are available for international undergraduate students, too. Many colleges are aggressively seeking international students and awarding them scholarships. According to an [EducationUSA](#) survey for the 2010-11 school year, more than 1,000 four-year colleges and universities made school more affordable for international students by awarding at least \$10,000 in need or merit-based funding; keeping total annual costs below \$20,000 or reducing their costs to less than \$20,000 with financial aid or scholarships.



“Apply for scholarships and jobs ... because a lot of international students are troubled by the currency exchange between the U.S. dollars and our own currency. For example, \$1 in some countries can be equal to or greater than \$20 in another currency ... making it harder for our family to pay for our college. Jobs are also very important because we want to earn money to pay our college fees and sustain our basic needs.”

— **Jhoselyn Hneich**

It is important to understand the difference between a scholarship and financial aid. Scholarships are often merit-based, meaning you get them because you're good at music, sports, community volunteerism, or are studying in certain fields like education. Other scholarships may be awarded simply because you're an international student.

Financial aid, on the other hand, is often need-based. It can include both loans and money for tuition and other college-related expenses. Financial aid requires proof of your family's income as part of your application, while many scholarships don't.

### Here's a list of different types of scholarships:

**Merit-based:** These scholarships are awarded annually for academic excellence. Often these competitive scholarships are given based on high achievement and extracurricular involvement. Your college or university likely awards merit-based scholarships to students, so look into what they provide as well as scholarships from other organizations.

**Need-based:** Depending on your financial situation, you could be eligible for need-based scholarships. These scholarships ask for a summary of your financial status and award money based on your ability to pay for your education. Make sure you fill out the Free Application for Federal Student Aid, as your school will use this information to award scholarships.

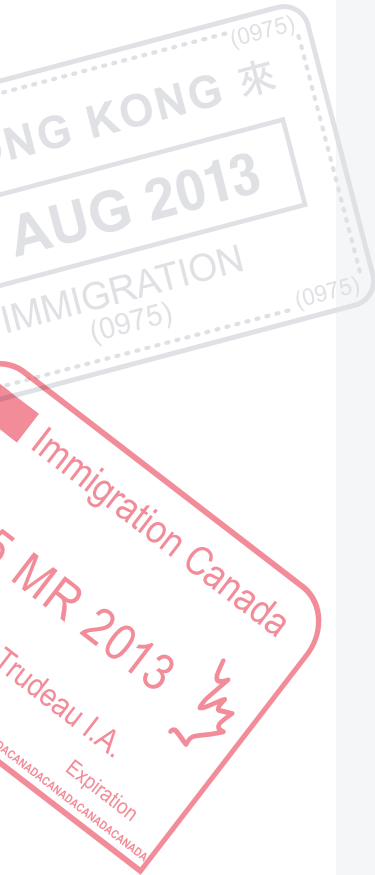


**Community Volunteerism:** Volunteering in your community is highly regarded by colleges and foundations. Think through all the work you have done and be sure to look for scholarships that will reward it.

**Association:** There are many associations that award scholarships to students who are pursuing higher education. Consider your field of study and look for organizations relevant to your field to see if they have scholarships available.

**Heritage:** Look for scholarships that are available based on your heritage and cultural background. There are countless scholarships for people of all backgrounds. For example, the Hellenic Times Scholarship fund is available for students of Greek descent. Another scholarship available is the King Faisal Foundation scholarship for Muslim students studying at North American universities.

**Female:** In efforts to promote equality for women, there are organizations who give scholarships specifically to college bound women. For example, The Jane M. Klausman Women in Business scholarship awards funds to women from all over the world pursuing a business-related degree.



**Disability:** If you have a physical or learning disability, there are scholarships available for you. Take time to research organizations and clubs who support students with disabilities through scholarships.



**Tip:** To make it easier to apply for merit-based scholarships, take the time to list out all of your accomplishments in different categories. Include any volunteer work, athletic achievements, awards and academic achievements, including grades. Having letters on hand from teachers, coaches and community leaders about your work will be helpful as well. Make sure all of these documents are translated into English before you send them, but you might want to include the originals as well.

Remember, this process takes time. It is important that you start early and contact numerous universities about the scholarship options available to you. [EducationUSA](#), a government-funded website, is a great place to search for scholarships. To save on expenses, communicate through emails. You also may be able to find scholarships that are specifically for residents of your country.



### 3. **Apply for Financial Aid**

Research information on financial aid before you begin applying to schools and read the financial aid and international student sections of the colleges' websites to find out which schools offer enough assistance for you. Next, apply to a variety of schools to increase your chances of receiving enough funding.

Approximately [21 percent](#) of international students received financial aid from an American school, seven percent received aid from a foreign government or university, and five percent received funding from employers in recent years. It is possible to get financial aid, but much of your funding may need to come from family and savings.

It is important to weigh your options and research numerous schools. Some colleges feature great financial aid packages for international students, but the competition may be very strong for them. Others may provide limited financial aid for international students but have more funding packages available. Even if they don't, these schools may have less

“This is foremost on the list I wish I had. This helps not only me but many international students to be relieved of the burden they carry while preparing to step in the working world.”

— **Nilesh G., India**

competition from other students for the financial aid that is available.

You should be prepared to supply the institution’s financial aid office with official documents that prove your parents’ income and finances for any financial aid. This may include tax documents, bank statements and other official records. Make sure each document is accompanied by an English translation.



## **10 Questions You Should Ask Your College About Financial Aid**

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- 1. Do you offer financial aid for international students? If so, what types?**
- 2. How do you determine who’s eligible for financial aid?**
- 3. What is the deadline for applying for financial aid?**
- 4. What types of scholarships are available for international students?**
- 5. If I receive scholarship funds, will that impact my request for financial aid? Will I receive fewer funds?**
- 6. Will I need to pay taxes on any scholarships I receive?**
- 7. Do I need to maintain a certain grade point average to continue receiving financial aid?**
- 8. When will I find out if I am receiving financial aid from your school?**
- 9. Do you have part-time job programs for international students?**
- 10. What are the chances that I’ll be able to get a part-time job on campus?**



**In 2010-11, international students who enrolled at U.S. colleges and universities received a total of \$7.7 billion in financial assistance.**

— NAFSA: Association of International Educators.

#### **4. Work a Part-time Job**

Many international students find that a job is essential in helping them pay all those little extras that come up throughout a school year. However, international students cannot work full-time jobs because of U.S. immigration regulations.

Yet, international students can work up to 20 hours per week during their first year on the college campus, under current regulations. On-campus jobs that are available often include positions working in the cafeteria, bookstore, library or gymnasium.

It is unlikely that you will be able to earn enough money at a campus job to pay for the bulk of your expenses, such as your tuition and housing. Working up to 20 hours per week, however, can generate enough money to cover books, clothing and personal expenses.

In your second year of study, U.S. regulations will allow you to apply for permission to work off campus for up to 20 hours a week. Keep in mind that the request to work off campus is not always granted, but it will be helpful if it is.

## 5. **Apply for a Loan**

Private student loans are available. However, it is best to pay for your education with as much financial aid, scholarships and personal savings as possible to avoid high loan repayment rates.

While it is ideal to not take out loans to pay for a U.S. education, it is often unavoidable. Wait to apply for them until you have determined what you will need after scholarships and savings. They should be the last piece you add to your overall budget.

### **Here are some of the basic requirements of applying for and repaying a student loan:**

- To qualify for a loan, international students will need a U.S. citizen or permanent resident as a co-signer. The co-signer must have good credit history, good employment history and have lived in the United States for the previous two years.
- Private international student loans are distributed directly to your school so that it can “certify” the loan, or ensure that you’re given an amount up to the total cost of your education, minus the other financial aid you received.
- Repayment of a student loan can usually occur over a period of 10 to 25 years.

## APPLYING FOR GRADUATE PROGRAMS

**If you are applying as a graduate student, look for scholarships that are offered by foundations and other organizations in the United States, just like undergraduates.**

Graduate assistantships funded by universities, however, are the most common type of financial aid available for you. It is up to you, though, to find these opportunities and to make yourself stand out from the competition by putting together a strong application.

### **Universities offer three main types of financial aid to graduate students:**

#### **> Fellowships and Tuition Scholarships:**

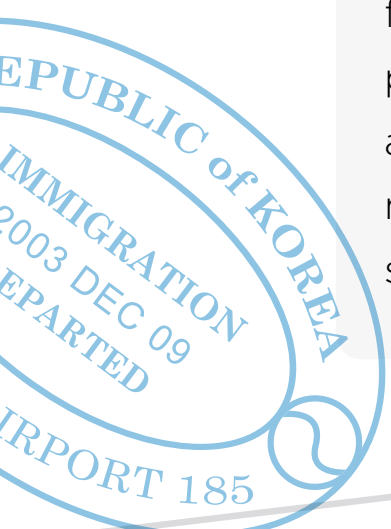
These awards are given to graduate students based on their overall merit or academic strength. Factors that are considered include past academic achievements, scores on standardized admission tests, employment history and the student's leadership potential.

**> Research Assistantships:**

Professors who receive funding for their research from outside foundations and agencies often select graduate students to help them. For students, the opportunity to work on a research project provides an opportunity to carry out their thesis research. An assistantship usually provides a full or partial tuition waiver and a monthly stipend to cover living expenses.

**> Teaching Assistantships (TAs):**

Graduate students are often hired to teach sections, run labs or grade assignments for undergraduate classes. These positions provide teaching experience for the graduate students preparing for careers as professors. TAs must be fluent in English to qualify and receive a partial- or full-tuition waiver and a monthly stipend to cover living expenses. If you speak English well, this is an excellent opportunity.



## CHOOSING A COLLEGE OR UNIVERSITY

If you're looking for financial aid to support your undergraduate education, you may want to consider schools that have traditionally awarded funding for students studying from abroad. Nearly 345 ranked U.S. colleges offered financial aid to at least 50 international undergraduates during the 2012-2013 school year, with the average scholarship totaling \$17,721, according to annual survey data reported in [U.S. News & World Report](#).

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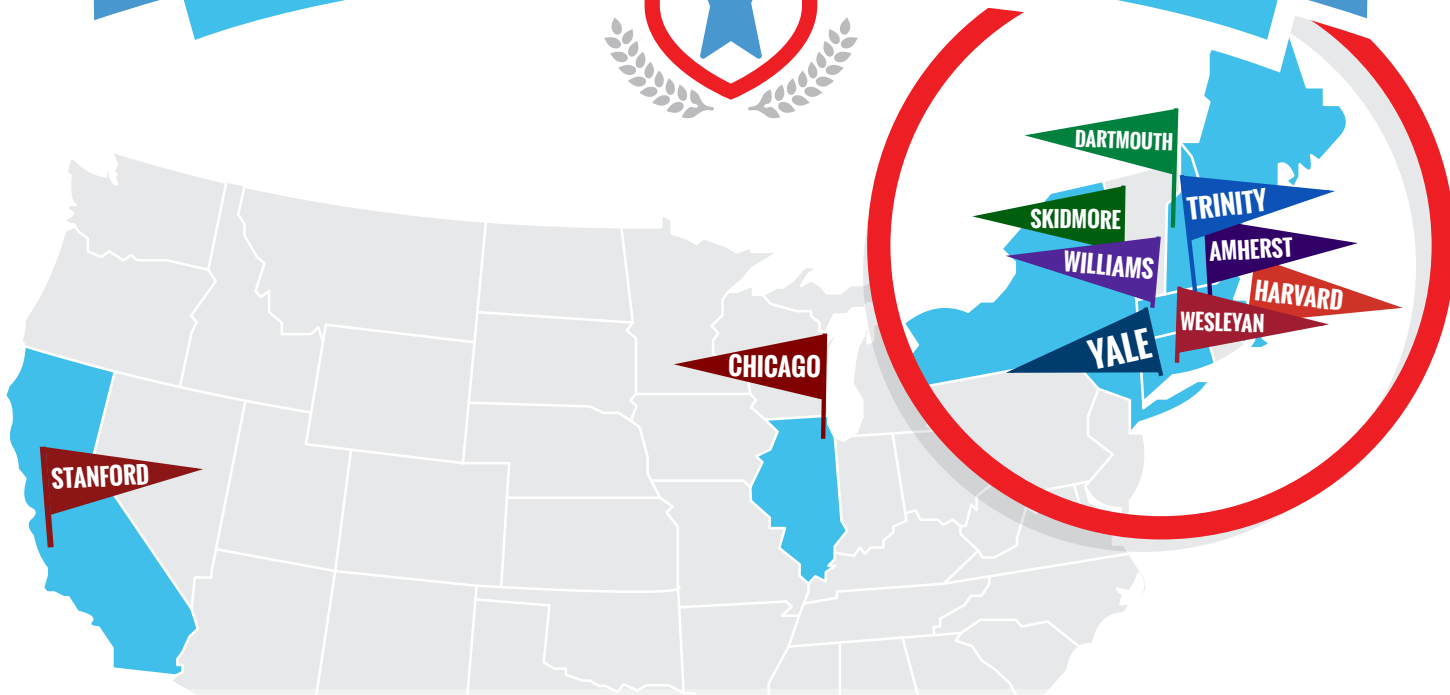


# Colleges Offering the

## HIGHEST AVERAGE FINANCIAL AID

*International Students*

*for 2012-13 School Year*



COLLEGE	Average aid awarded to international undergraduates	Number of international undergraduates who received aid
CHICAGO University of Chicago (IL)	\$56,414	57
WILLIAMS Williams College (MA)	\$54,671	80
YALE Yale University (CT)	\$53,774	347
SKIDMORE Skidmore College (NY)	\$53,523	80
HARVARD Harvard University (MA)	\$52,758	530
AMHERST Amherst College (MA)	\$52,433	146
WESLEYAN Wesleyan University (CT)	\$51,450	83
STANFORD Stanford University (CA)	\$51,331	110
TRINITY Trinity College (CT)	\$51,003	146
DARTMOUTH Dartmouth College (NH)	\$50,285	260

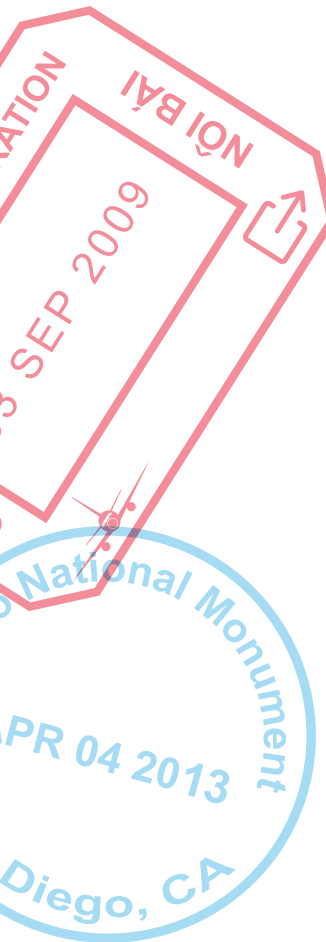


Keep in mind that students who want to apply for aid from any particular school must first be admitted before being offered any financial support. But, you can still research your options and find schools that are likely to give you some assistance.

Sometimes it is nice to have friends who share the same experiences as you. If you're interested in attending a university with a large concentration of students from abroad, consider schools with the highest enrollment of international students. Here's a list with the most international students in 2011-12, according to the Institute of International Education: [Fast Facts](#).

You may also want to consider the states with the largest concentrations of international students enrolled in colleges or universities. The state hosting the most international students in 2011-12 was California, according to the Institute of International Education: [Fast Facts](#).

What also matters, of course, is finding a college or university that will meet your needs and that will offer an environment in which you will excel. The best college or university for you is one that meets your requirements — personal, academic and financial.



## BEWARE OF SCHOLARSHIP SCAMS

**International students are prime targets for people who want to cheat you out of money in your search for scholarships.**

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**Here are a few tips to watch out for that may signal a possible scholarship scam:**

**> Money up front/application fee**

Don't send money to anyone to get a scholarship, even if it is just a few dollars. Never send money up front or pay an application fee. Organizations that require a fee likely will take the money and never contact you again, and may even steal your identity.

**> Loan fees**

Be wary of organizations that ask for a loan fee before they disburse any money to you. Authentic loan companies will add fees to the loan balance and never require a payment before the money can be used.

➤ **Guaranteed scholarships**

Legitimate companies never guarantee to get you a scholarship. Companies that do will ask for a fee and may even offer a money-back guarantee, but they're unlikely to actually get you a scholarship.

➤ **Company/scholarship names**

Be careful if you find a company that uses words like "official," "national," "government," or other official-sounding language in its title. Do research to make sure it is a legitimate option before you apply.



## VISA REQUIREMENTS

**A visa is a document that will allow a foreign citizen to travel to a U.S. port-of-entry and request permission from an immigration officer to enter the United States. It is something you will need before your American education can begin.**

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Before applying for a visa, you must first receive an admission letter and a certificate of eligibility for non-immigrant student status from the school that has accepted you.

The college will send you a **Form I-20** or **Form DS-2019** that will allow you to become eligible for non-immigrant student status. The school will send you this form after you have:

- Been admitted to an institution that is approved for a Student and Exchange Visitor Program.
- Provided evidence that you can meet the costs of your education.

After you have received the required documents, schedule an appointment with the U.S. embassy or consulate in your country to apply for a visa. It is advisable to apply for a visa as soon as possible, even if you're not planning to arrive in the United States for several months. A visa can be issued up to 120 days before your studies begin in the United States.



**Did You Know?** The U.S. Department of State issued 810,662 visas for students and exchange visitors in 2012.

## Types of Visas

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International students who want to enroll in a college or university in the United States can apply for **three types of visas**:

- > **F-1 Student Visa:** This is the most common visa for students who want to pursue their education in the United States. It is designed for those who want to study at an accredited U.S. college or university or study English at a university or an English language institute.
- > **J-1 Exchange Visa:** Individuals who will be participating in an exchange program, either at the high school or university level, should apply for this visa.
- > **M-1 Student Visa:** This visa is designed for individuals who will be involved in non-academic or vocational study or training in the United States.

## TOP SCHOLARSHIP AND FINANCIAL AID RESOURCES

**Whether you are able to receive specific scholarships depends entirely on the scholarship itself. Some require you to have a certain score on the Test of English as a Foreign Language (TOEFL), some are based on what country you're from, and some ask that you have a specific grade point average. It is up to you to research scholarships to see which ones you're able to apply for.**

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Once you have found one you want to apply for, contact the person responsible for the funding. You will need to collect the necessary financial documents, including bank statements and credit history, and give it to the organization or university. Others may require different paperwork to be completed first, including proof you were in certain organizations, or high school transcripts.



**Here are some of the major scholarships available to international students pursuing graduate studies:**

### **Fulbright Scholarships**

The Fulbright Scholarship is one of the most prestigious financial awards for international students who wish to earn a master's or doctoral degree in the United States. Each year, the scholarship is awarded to 1,800 foreign students who wish to earn a degree in any academic discipline, except for clinical medical research involving patient contact. Sponsored by the U.S. Department of State, the Fulbright Scholarship Program provides full funding for the duration of study, including tuition, textbooks, a stipend for living expenses, airfare and health insurance.

### **AAUW International Fellowships**

The AAUW (formerly known as the American Association of University Women) provides international fellowships for full-time graduate study or research in the United States to women who are not U.S. citizens or permanent residents. The awards include \$18,000 for master's degrees, \$20,000 for doctoral degrees and \$30,000 for postdoctoral studies.

## Aga Khan Foundation International Scholarship Programme

The Aga Khan Foundation, a private non-profit international development agency, provides scholarships each year to outstanding students from developing countries with no other means of funding their postgraduate studies. Recipients can use the scholarships to study anywhere in the world, including the United States. Scholarships, consisting of a 50 percent grant and 50 percent loan, are awarded through a competitive application process.





## CHECKLIST FOR STUDYING ABROAD & FINDING FINANCIAL AID

**Many students start applying for admission to colleges and universities a year or more in advance. As an international student, it is important that you start the process even earlier to make sure your applications and documents are received before the deadline.**

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### **When to Apply**

You should start researching colleges and universities as early as two years before coming to the United States to study for undergraduate studies. You may need to apply for financial aid before or during your application process since some schools don't accept applications for financial aid after enrollment. Your admissions counselor can guide you through the process.

International students should start the application process for graduate programs 18 months before they intend to enroll in a university. Applicants should begin to research

and identify financial aid no later than one year before the start of the school year.

Since there is such high competition for financial aid, you should remember to prepare a complete, well-written application. Remember to prepare carefully, follow the instructions and send in your complete application — with application fees, transcripts, standardized test results, letters of recommendation and essays — well before the deadline.



## Here's a timeline that will help you as you apply to undergraduate and graduate school programs in the United States:

### 18 to 24 Months Before U.S. Study

- Begin the research process to identify the colleges or universities you want to apply to. Start the process two years beforehand if you are enrolling in undergraduate programs. About 18 months is sufficient for graduate programs
- Look online for schools that offer the subjects you are interested in
- Review the college and university websites to compare the programs different schools offer. Also research them through various school rating websites

## 18 Months Before U.S. Study

- Register and prepare for required entrance exams.

### **For undergraduate admissions, required standardized tests usually include:**

- > Scholastic Assessment Test (SAT)
- > Test of English as a Foreign Language (TOEFL)

### **For graduate admissions, required standardized tests usually include:**

- > Test of English as a Foreign Language (TOEFL)
- > Test of Spoken English (TSE)
- > Graduate Record Examinations (GRE) for liberal arts, science and math
- > Specialized tests for specific graduate programs, such as the Graduate Management Admission Test (GMAT) for business schools; the Law School Admission Testing Program (LSAT) for law schools; and the Medical College Admission Test (MCAT) for medical schools

## 12 - 14 Months Before U.S. Study

- Narrow down the colleges and universities you plan to target. Most students apply to a multiple of schools to increase their chances of acceptance

- Obtain all applications and forms for each school
- Take required entrance exams

### **10 - 12 Months Before U.S. Study**

- Identify references and submit them with required reference forms
- Request transcripts from either high school or college
- Write your application essays (sometimes called a “personal statement”)
- Retake entrance exams if you want to improve your scores

### **10 Months Before U.S. Study**

- Complete applications and mail them
- Submit electronic applications

### **3 Months Before U.S. Study**

- Pay the SEVIS I-901 fee which is required for all F, J, and M visitors before applying for a visa
- Apply for your student visa

- Make sure all your travel documents are in order including your passport, Form I-20/Form DS-2019, and Form I-94, if required
- Research health insurance options for your study abroad
- Make travel arrangements for arriving in the United States

## ADDITIONAL WEB RESOURCES

**As you begin your search for the university that meets your needs and a financial aid package, it is important to research numerous websites for additional information.**

**Here are some of the best websites that can help you with your research:**

**EducationUSA:** This website, sponsored by the U.S. Department of State, provides a wealth of information to international students. EducationUSA also offers a network of advising centers that are dedicated to helping students like you find information on applying to U.S. colleges and universities.

**eduPASS:** This is a great website for when you're just beginning the research process to determine where you want to attend school and includes information on admissions, finances, culture and other useful topics.

**iefa:** The International Education Financial Aid website provides a database of more than 1,500 financial aid programs for international students and is continually updated as new financial resources are added.

