



## Funding Graduate Study

*All information is excerpted from the book "If You Want to Study in the United States: Graduate and Professional Study and Research." The entire book may be downloaded for free in both English and French at [www.EducationUSA.state.gov](http://www.EducationUSA.state.gov).*

Education in the United States may seem expensive, but you have probably already realized that it offers excellent value for the money invested. This chapter looks in more detail at the costs involved in U.S. graduate study and ways in which you might cover your expenses, including financial aid from universities and other sources.

### Planning Ahead

It is a myth that international students can easily get the money they need for study after they have been admitted to a college or university in the United States. In fact, such an assumption can lead to hardship and disappointment. Most institutions have committed all their scholarship and loan funds long before the academic year begins. Also, as part of the application for a student visa, you must be able to show proof to both the graduate school admissions office and to your local U.S. embassy or consulate that you have sufficient funds to meet the total annual expenses. If you plan to bring a spouse and/or children with you to the United States, you will also need to prove in advance that you have funds to support your family.

The best time to arrange U.S.-based financial assistance is before you leave home. Deadlines for scholarship and grant programs can be as early as one-and-a-half years before departure. Universities often require students to complete a financial statement, specifying how they intend to cover their expenses, as part of the application process.

Planning ahead will give you time to research independent scholarships and to identify university programs that have funding available. If possible, also try to make personal contact with professors in your department of interest at U.S. universities, since professors play an important role in identifying grant and funding recipients in their departments.

### Calculating Your Expenses

The main types of costs involved in study in the United States are tuition and fees, plus living costs. These vary widely, which gives you some control over the costs involved in your education. All U.S. universities publish information on the costs for their institution and area. Consider the points outlined below in calculating your costs.

#### Tuition and Fees

Tuition is the cost of instruction, while fees are charged for services such as the library, student activities, or the health center. International graduate students are required to pay both tuition and fees, unless covered by financial assistance. Some universities also charge international students mandatory health insurance fees.

Although the range of tuition and fees may vary greatly from school to school, there is no correlation between the level of tuition and fees and the quality of an institution. The amount charged by a particular university depends on many factors, the most significant of which is what type of school it is. Tuition and fees are generally higher for private universities than for state schools. State universities charge out-of-state residents higher tuition than state residents. In almost all instances, international students studying at state schools will have to pay this higher rate throughout their study program since they do not qualify for residents' rates. It should be remembered, too, that not all universities charging the lowest tuition and fees have the lowest living costs; you should examine both factors to get a more accurate estimate of your annual expenses.

Since tuition and fees vary between institutions and rise an average of 5 percent each year, it is best to consult current university catalogs, Web sites, or reference material available at your U.S. educational information or advising center for the latest figures. Be sure to confirm current costs with the institution at the time you apply.

## Living Costs

Living costs vary widely and depend on individual lifestyles. If you are bringing family members with you to the United States, this will, of course, increase your monthly expenses.

Living expenses are highest in the large cities, in California, and in the Northeast. Costs can be much lower in the South, the Midwest, and other areas. University catalogs and Web sites are good sources of information on current living costs. Within the total living costs they quote, you will usually find an approximate breakdown of costs for items such as room, board, books, medical insurance, and personal expenses. Your U.S. educational information or advising center may also have information on the latest monthly living expenses by city or institution. Your basic living expenses will include food and housing, of course, but don't forget to allow for the following:

**Books and Supplies:** Universities estimate the cost for books and supplies for the academic year. Students studying in the United States must buy their textbooks, and book costs can be quite expensive. Most institutions have on-campus bookstores. Many of these stores allow you to purchase used books at a lesser cost, or sell back your books at the end of a semester at partial value. If you are planning to study in a field that requires special supplies, such as engineering, art, or architecture, your expenses are likely to be greater than the average.

**Transportation:** The living costs quoted by most universities do not cover trips between the United States and your home country. Be sure that your annual budget includes expenses for return travel between your home country and your school. If you plan to live off-campus and commute to the university, you should add in your commuting expenses.

**Other Personal Expenses:** Personal expenses include items such as the cost of basic goods, clothing, and services. Health insurance is required. If you have dependents— a spouse and/or children — or if you have special medical needs, substantial additional funds will be needed to meet your living expenses.

## Financing Your Education

It is important to start your financial planning at least 12 months before you intend to study in the United States. Financing your college education consists of:

- ⇒ assessing personal funds;
- ⇒ identifying financial assistance for which you are eligible;
- ⇒ compiling effective applications (see chapter 5);
- ⇒ reducing educational costs.

### Assessing Personal Funds

Consider all the funds you have available, and how much you can draw from each source. For example:

- ⇒ **annual family income:** the earnings per year of each member of the immediate family who will provide money toward your education;
- ⇒ **family assets:** current holdings in bank accounts, investments in stocks and bonds, business enterprises, debts owed to the family, and any other assets from which money could be obtained through sales or loans in an emergency;
- ⇒ **your own earnings until departure:** savings from earnings, gifts, investments, or property;
- ⇒ **other sources:** relatives in the United States or a sponsor (individual, government agency, or private organization) in your country who has agreed to pay all or part of your educational expenses.

If you cannot pay the costs of your study through the personal funds you have available, you will need to apply for financial assistance.

### Identifying Sources of Financial Assistance

You can apply for financial assistance from a variety of sources; however, it is important to apply only for those funds for which you are eligible. Competition for grants is keen; an incomplete, tardy, poorly written, or messy application could make the difference between you and another applicant. So plan ahead, plan well, prepare

carefully, and follow instructions. Give yourself plenty of time to put together a quality request for financial assistance and submit it well ahead of all deadlines.

For further information about sources of financial aid, consult the resources listed at the end of this chapter. Many of the references and directories are available at U.S. educational information and advising centers, and advisers at the centers may know of additional home-country sources. Also visit the Web sites listed at the end of this chapter.

**Home-Country Sources:** Ask at an information or advising center or consult local contacts about funding from government scholarship programs, regional assistance programs, local or third-country organizations or businesses, banks, or religious institutions that may offer aid to graduate students from your country.

**U.S. Government Assistance:** The Fulbright Program, founded to encourage mutual understanding between the people of the United States and other countries, offers awards for graduate study. There are many different types of awards, from travel grants to grants that pay maintenance and study costs; their availability varies from country to country. Applicants must apply to and be approved by appropriate agencies in the home country. If there is a Fulbright Commission in your country, inquire about the types of grants available; if not, any U.S. educational information or advising center can help you get further information, or you can inquire at the public affairs section of the U.S. embassy or consulate.

In some developing countries, support for short-term graduate study or master's level degree study may be available through programs sponsored by the U.S. Department of State. Eligibility for these programs varies, but in general, local institutions nominate employees for training or education that promotes a specified development goal.

Some scholarship programs operate on a regional basis. In sub-Saharan Africa, for example, the U.S. Agency for International Development (USAID) funds a program called ATLAS — Advanced Training for Leadership and Skills. U.S. educational information and advising centers can tell you about other U.S. government-sponsored programs functioning in your home country. Note that U.S. Department of Education and state-based financial aid are available only to U.S. citizens.

**Private U.S. Sources and International Organizations:**

Private U.S. agencies, foundations, business corporations, and professional associations often award financial aid in the interest of furthering international exchange. International organizations such as the United Nations and the Organization of American States (OAS) are other possible sources of financial aid. Since these institutions are large and complex, writing to them directly with general requests for financial aid will have little effect. Use references available at information and advising centers to find specific awards or grants for which you are eligible, and address the office indicated. Many awards and grants are directed toward particular groups such as women, engineers, or journalists; read carefully to see whether you fit into any of the categories. Greater foundation support usually is available for students in the social and natural sciences and in the humanities. Apply only for awards for which you match the criteria.

If an application requires that you write a research or project proposal, pay particular attention to this step. If possible, have the proposal checked by a professional in your field who has worked in the United States. For more information, see "Writing a Research Proposal" on page 48.

**U.S. Universities:** About one-third of international graduate students finance their studies through financial aid from U.S. universities. However, availability of financial assistance varies by field of study, level of study, and type of institution (research universities are likely to have the most funds available). Also, some universities will give aid to students only after they have successfully completed their first semester or first year of study.

To identify universities that offer financial assistance, consult university reference books or computer search software at information and advising centers. You can also find information on financial assistance directly from university catalogs and Web sites. Some university reference books provide information on financial aid awarded

to first-year graduate students, but these statistics include U.S. students as well as international students. Also, all students, including international students, are required to pay U.S. income tax on certain forms of graduate financial assistance. If you are awarded a grant by a university, be sure to check with the institution to see if you are subject to any type of taxation.

The main types of financial aid available from universities are:

⇒ **Fellowships:** Departments and institutions award fellowships on the basis of academic merit, normally after the first year of study. Graduate fellowships may be modest, covering only tuition and fees, or full grants, providing the cost of tuition, fees, and monthly stipends for maintenance. Fellowships rarely cover the total cost of living and studying.

⇒ **Assistantships:** Assistantships are the most common form of financial aid at the graduate level. Assistantships are cash awards that require the performance of services related to the field of study, usually about 20 hours per week. Sometimes an assistantship carries with it a waiver (a remission or reduction) of tuition and fees. Awards may range from as little as \$500 to as much as \$30,000 (or higher, if high tuition costs are waived) for an academic year, so it is important to check what proportion of your costs the assistantship will cover. There are several types of assistantships:

— Teaching assistantships may be available for the first year of graduate study in university departments with large numbers of undergraduates in introductory courses. Teaching assistants (TAs) supervise undergraduate laboratory classes, lead discussion groups, or teach small classes. Increasingly, universities require that applicants achieve a high score on the Test of Spoken English (TSE) before receiving a teaching assistantship. Often universities require teaching assistants to complete training programs that prepare them to teach in the U.S. educational milieu. If you are interested in applying for a teaching assistantship, be sure to mention in your application any previous teaching experience that you have had.

— Research assistantships involve performance of research services related to the field of study. The advantage of a research assistantship is that it can be related to your thesis or long-term academic interests. Research assistants (RAs) are chosen for their demonstrated research and interpersonal skills. Computer ability, writing skills, and experience working as part of a team are three essential qualifications. Find institutions that have grants in your field, and apply to these universities for research assistantships. If you apply to institutions whose research funding matches your interests, professors who are the principal researchers for grants in your area will often single out your application for funding, especially if you have proven research experience.

— Administrative assistantships usually require 10 to 20 hours per week working in administrative offices of the university, such as the International Student Office. You will need to contact each office individually at most institutions, although a few may have a central location for applications. Read the material from each institution to learn where to send applications.

Competition for all types of assistantships is intense, since only limited numbers are available at any one institution. International applicants must compete with U.S. students. In general, doctoral students are more likely to receive support than master's candidates. Although financial need is taken into consideration, the most important factor in selection is academic achievement and promise in the field of study. Practically all awards for graduate study are made one year at a time. Renewal is not automatic and depends on your performance and the availability of funds; however, in general, departments will do all they can to ensure you receive continued financial support. Once enrolled at an institution, you should begin seeking funding for the next academic year.

To apply for university funding, find out which offices are responsible for the various programs and request application materials. The graduate school may control the funds, or the department or program may administer them, or a combination of both. Read carefully all the information pertaining to funding, since the application process can be complex and time-consuming.

When an offer is made, compare the total award package, including tuition and fees, amount of stipend, length of award, and work responsibilities. If you receive more than one offer, you will have to weigh the benefits of each award from each institution and make the best decision. The decision of which institution to attend should never be based on the amount of an award alone, since financial assistance has nothing to do with the quality of the program. Selecting an institution is a complex and important decision; be sure to take all factors into consideration to make the choices that are best for you.

⇒ **Employment:** Other types of aid for full-time students include part-time employment on campus of up to 20 hours per week. Present U.S. immigration regulations restrict employment outside the university for both international graduate students and their spouses; in many instances, spouses cannot engage in any kind of employment, on or off campus, throughout the entire period of study. On-campus employment is limited and competitive, and the relatively low salaries do not cover the cost of tuition and living expenses. In addition, graduate students are often so involved with their academic work that they do not have the time required for a part-time job. Lastly, employment in the United States cannot be used to demonstrate how you will pay the costs of study when applying for a student visa.

⇒ **Loans:** A few reputable agencies make loans available to international students. Consult your information or advising center for information on loans for students from your country. Before taking a loan, make certain you know how you are going to repay it and how a loan will affect your plans for later study and for returning home.

## Writing a Research Proposal

To receive funds for research or study in the United States, some organizations require that you submit a carefully designed plan for your proposed research. As a rule, your proposal will be competing with those of other excellent scholars. It is not enough to state your qualifications by simply citing your diploma, your position, or your experience.

When a department committee or review board looks at research proposals, they compare competing proposals with respect to several criteria:

Is the proposed institution appropriate? Does the institution have researchers who will be interested in the project and able to supervise the work? If equipment is necessary, is the right equipment available, or are funds available for buying it? Are library or research collection facilities adequate?

Does the applicant clearly show the necessary background in education and experience to be able to do the research successfully? Has he or she demonstrated research aptitude? Supporting documents or past papers are helpful.

Is the proposal carefully written and neatly presented? The proposal should begin with a clear statement of goals of the intended research project. It should include a summary of background information regarding the need for the research, highlights of related research (with a bibliography), a step-by-step description of the research plan with expected results or major theses, and a conclusion. The proposal should be typed.

Is the proposed research significant, timely, and original? Although creativity, originality, and substance are usually the most important criteria in choosing among proposals, disciplines differ. In some fields, such as medicine, proposals that have great promise of practical application may have an advantage.

If you are applying for a grant or program that supports development in your country, it may be helpful if the research you propose can be applied to your work after you return to your home country.

### Time for a Recap

⇒ Start your financial planning at the same time you begin choosing programs of study – 12 to 18 months before you wish to study in the United States.

- ⇒ Tuition costs vary from one institution to another, and cost is not an indication of the quality of an institution.
- ⇒ Living expenses vary depending on your lifestyle and location.
- ⇒ You must carefully calculate the costs involved in U.S. study and your possible sources of funds to cover these costs. If you and your family cannot meet the costs, you will need to apply for financial assistance.
- ⇒ Possible sources of financial assistance include: home government scholarships, U.S. government assistance, private U.S. sources and international organizations, U.S. universities, and loans.
- ⇒ Many international students finance their studies through financial assistance from universities; however, availability of such funding varies considerably by field of study, level of study, and type of institution. Some institutions also limit the funding they give to international students.
- ⇒ The main types of university financial assistance are fellowships, teaching assistantships, research assistantships, and administrative assistantships. Students offered such funding should fully investigate the responsibilities involved and the level of funding being offered before accepting an award.

### **Useful Web Sites**

General Information on Financial Aid for International Students

<http://www.edupass.org/finaid>

<http://www.nafsa.org/> (Look under "Grants and Scholarships")

<http://www.bibl.u-szeged.hu/oseas/aid.html>

Scholarship Search Site — Some Awards for International Students

<http://www.fastweb.com>