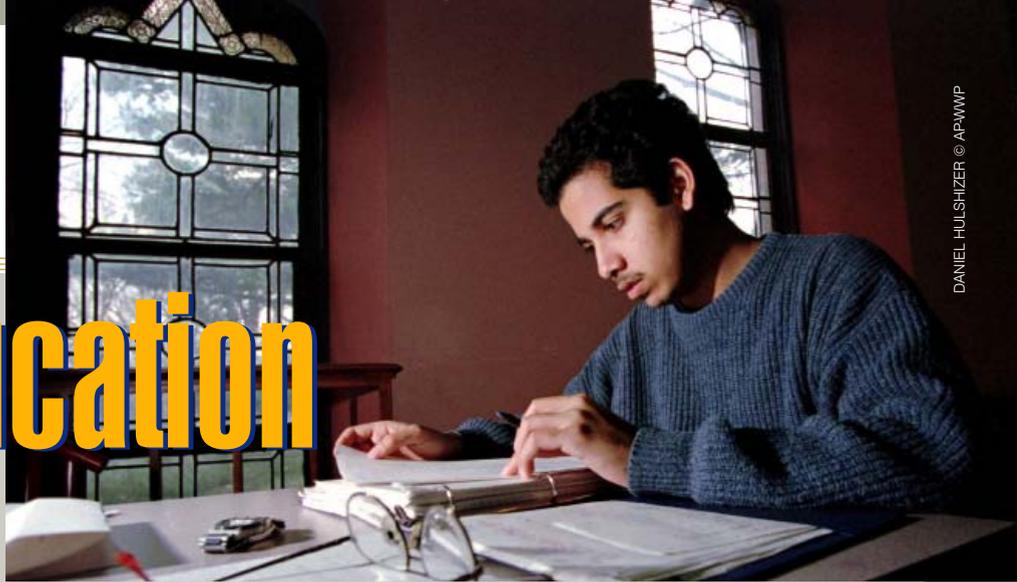


# Financing Your Way to a U.S. Education

By RICHA VARMA



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Studying in the United States is a great intellectual and cultural experience for students from India. What may be difficult is financing that experience. It is vital to plan your entire U.S. education, including how to pay for it, before you leave India.

To begin with, students must make it clear on the university application form that they are applying for financial aid. Remember, there is tough competition. Applying before the deadline is a must and applying early is highly recommended.

“What students must do is to apply with a strong application, which means complete in all respects and in the way the university desires it, with no misrepresentation whatsoever,” says Luna Das Bangia, an educational adviser at the United States-India Educational Foundation (USIEF). “Starting the process late is also one of the biggest mistakes that students make.”

Fee structures differ from school to school, but public colleges and universities usually cost less than private ones. Apart from fees, tuition, books and transport to and from the United States, you need to consider the cost of housing, food, any special medicines, clothes and social activities. The costs of these can vary, depending on whether the school is in a big city, small town, on an island or near tourist attractions. Some American universities are in

locations where it snows in the winter, so you'll need heavy boots and coats that you may not use in India.

Many American universities offer partial to full funding to outstanding undergraduate students. According to the EducationUSA network of the U.S. State Department about 1,000 scholarships are available each year to international students at 100 American colleges and universities.

To get a full scholarship, you must be one of the top students in India, with excellent marks in almost every subject, high SAT and TOEFL scores, and distinguished performance in areas such as leadership and community service.

“More funding is usually available in the sciences—physics, chemistry, biomedical sciences—and for Ph.D. students,” says Bangia.

When planning your education budget, consider these ways to save money:

- ✓ Best buys: Look for colleges that offer the highest quality education at the lowest tuition cost.
- ✓ Accelerated programs: Completing a four-year bachelor's degree in three years by attending classes during the summer and taking one additional course each semester can save you thousands of dollars.
- ✓ Tuition waivers: A superior academic record could also save you money. Based on your first-year grades, some colleges award partial tuition waivers.

*As a Princeton University student, Kushanava Choudhury received about 10 percent of his financial aid package from the school in the form of a loan.*

✓ Living expenses: Becoming a resident assistant in a dormitory saves money, too. Working in the dining hall offers a modest salary plus “all you can eat” meals. Living off campus with a relative or friend saves money if suitable accommodation is available and public transport is efficient.

✓ Two-year and community colleges: Many students save thousands of dollars in tuition by attending community colleges for their first two years and then transferring to four-year institutions to complete their degree.

Immigration rules permit international students to work only part-time, up to 20 hours a week and only on campus, during their first year of study. By working 10 to 15 hours a week, you could earn enough to pay for books, clothing and personal expenses.

Job possibilities on U.S. campuses include: tutoring; assisting a professor or researcher; staffing the night or weekend desk in the dormitory to handle phone calls and visitors; delivering audiovisual equipment to classrooms; working in the cafeteria, bookstore, library, health club or administrative offices; selling a handicraft or food item that you make; being the on-campus representative for a company that provides services such as bicycle rentals, laundry pickups, laptop repairs, etc.



*Based on material from EducationUSA and USIEF.*

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## FINANCIAL AID OFFICE



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*Jason Lewis picks up student loan information at the financial aid office of Middle Tennessee State University.*