

Financial assistance offered to international students can be extremely competitive. The amount and type of assistance or scholarship or financial aid offered varies by college, university, department, the level of study and various policies outlined by that particular school. Resources available to individual graduate departments at a university, in a given year, depend on the funding received from the federal and state agencies and private institutions, thus altering the prospects of financial assistance.

“Financial aid” is a loosely-used term to denote a scholarship or financial assistance in India but in the US, it may have different implications. Financial aid can be need-based aid or funds sourced through federal and state agencies which could, at times, be applicable only to US citizens or permanent residents. Permanent residents are also known as green card holders in India. Prospective students should therefore read the college or university website carefully before seeking any kind of financial assistance from a US school to avoid disappointment.

Generally speaking, assistance is more likely to be available at the graduate level, and is mainly offered in fields like Engineering, Physical Sciences, and the Biological Sciences rather than in the Humanities, Social Sciences, Business, Law, Hotel Management, or the Arts and Communications fields. Graduate schools departments do offer financial assistance to international students primarily on the basis of merit rather than need. Again, this differs from program to program. There are stronger chances of obtaining financial assistance or fellowships at the PhD level than at the Master’s level particularly for those fields of study where a Master’s degree is usually the terminal one, such as an MBA degree. Financial assistance is renewable each year and contingent upon the student making normal progress towards the degree, as stipulated by the school.

## TYPES OF AID or FINANCIAL ASSISTANCE

**Merit-based:** This category makes up for the largest amount of awards at the graduate level. The following kinds of merit based scholarships or aid are offered:

**Tuition waiver:** This means that the student does not have to pay the tuition fees at the university. However, general fees (for the use of the university facilities like the library, computers, and sport and health services) usually have to be borne by the student. A tuition waiver is frequently awarded in conjunction with a scholarship or teaching assistantship / research assistantship.

**Fellowship:** This is usually offered because of the student’s academic ability, competence and overall performance. Hence, only a truly outstanding student may be considered for this type of award. A fellowship or a full scholarship generally absorbs all the expenses inclusive of tuition, various fees, insurance, lodging and boarding costs at that university, while a partial scholarship would require the student to demonstrate financial support through alternative sources.

**Teaching, Research or Graduate Assistantships:** Most graduate students who receive financial aid do so in the form of an assistantship. This is a cash stipend that is generally sufficient for living expenses, in return for which students are required to work for a maximum of 20 hours a week along with a tuition waiver or reduced tuition. Duties normally involve teaching, research or any other duty assigned as part of the assistantship. Several state owned universities allow assistantship holders to pay in-state tuition rates.

Teaching assistantships may be more readily available where there are likely to be large undergraduate classes in those subjects, while research assistantships tend to be more common in those subjects and at those universities where there is considerable on-going research. A careful study of the university’s information brochure or the relevant web pages of the program will yield this information. Many universities only award assistantships to foreign students after the first semester or first year.

## WHO SHOULD APPLY?

Students will have a greater chance of obtaining financial aid if they:

- Show evidence of a high level of academic achievement depending on their level of study.
- Achieve high standardized examination scores though this alone may not be the sole deciding factor.
- Specialize in a field or have research interests similar to that of the department.
- Have prior research or teaching experience.
- Have outstanding letters of recommendation and an impressive statement of purpose or essays.
- Show commitment and motivation in the intended field of study.

## APPLICATION PROCEDURES:

Policies, requirements, procedures and deadlines vary by university. Contact colleges, universities or departments of your choice while seeking financial assistance. Generally, only the best of the best qualify for funding in the first year of study. In the case of some merit-based aid, such as research and teaching assistantship, graduate students may have to explore these options after arriving on campus, when individual faculty members can evaluate the student’s abilities.