



# lower your funding for U.S. study tuition bill



*You can do it – A wide range of tuition fees and living costs, plus some financial help from colleges, make study in the United States affordable for hundreds of thousands of international students each year.*

## HOW TO COMPETE FOR NEED-BASED FINANCIAL AID

- Start the application process early and talk to your EducationUSA adviser about your progress. Calculate your financial need at the beginning of the research process.
  - **How much can your family afford to pay, per year for four years?**Keep in mind: you cannot select suitable universities or qualify for need-based aid unless you know the answer to this question, because financial aid calculations are based on bridging the gap between the university's cost and what your family can afford to pay.
- Research options by careful selection of 10 - 20 schools that match your needs and potential. Remember: "Don't ask for more than you genuinely need."
- Each school has its own budget and policy. After extensive online research, contact your top schools directly about financial assistance.
- Distinguish yourself in a highly competitive applicant pool with:
  - ultra-careful selection of schools where you have a realistic chance for successful competition for admission with aid;
  - distinguished academic record, excellent SAT/ACT and TOEFL/IELTS scores, if required, leadership and extra-curricular interests;
  - great essays;
  - neat and complete application.
  - **The early bird gets the worm!**
- Your EducationUSA adviser can teach you how to select schools and research sources of financial aid.

Studying at a U.S. institution is an expensive investment, but one we are sure you will find worthwhile.



**For the 2008–2009 academic year,** The College Board reported the following average annual tuition costs by type of institution:

- Two-year, Public Community Colleges: \$6,500
- Four-year, Public Institutions (out-of-state students): \$17,452
- Four-year, Private Institutions: \$25,143

**These costs represent the cost of studies alone;** when lodging, personal expenses, transportation, and other expenses are taken into account, The College Board suggests the following annual student budgets:

- Two-year, Public Community Colleges (commuter students): \$14,054
- Four-year, Public Institutions (state residents; on-campus): \$18,326
- Four-year, Public Institutions (out-of-state students; on-campus): \$29,193
- Four-year, Private Institutions (on-campus): \$37,390

*(The College Board, Trends in College Pricing, 2008. Two-year colleges data from the American Association of Community Colleges, 2008)*



## FINANCING YOUR COLLEGE EDUCATION CONSISTS OF:

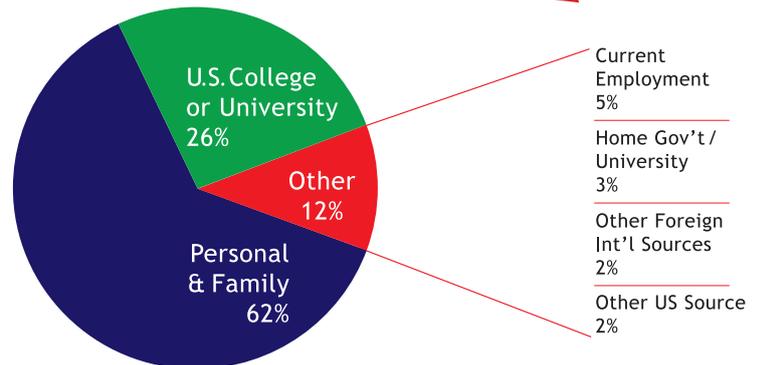
- **Compiling effective applications**
  - Careful advance research and realistic expectations are more likely to result in success.
  - Do not assume that all colleges award financial aid.
  - See Getting Started for useful search engines or talk with an EducationUSA adviser to develop a list of 10-20 schools that offer financial aid at the levels you need.
- **Assessing Personal Funds**

*"Be realistic about how much you need and what you can really afford." – International studies and sociology student from Ghana.*

  - Ask: How much can your family afford to pay, per year for four years? The more financial aid you need, the more competition you will face. Consult your parents and other family sponsors to find out how much money they can commit each year to your education.
  - The Family Contribution: How Much?  
Calculated from parents' income, assets, living costs, siblings in college, and special circumstances (illness, rich uncle...).
- **Identifying Sources of Financial Assistance** – Click here to learn about sports scholarships or merit and need-based aid or see [www.fundingUSstudy.org](http://www.fundingUSstudy.org).
- **Reducing Educational Costs**
  - **TIP: Did you consider accelerated programs by earning credit over the summer or taking additional courses each semester? This approach could reduce tuition costs.**
  - 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. For more information on community colleges, please visit Community Colleges USA, the American Association of Community Colleges (AACC) official resource for international students: [www.communitycollegeUSA.com](http://www.communitycollegeUSA.com).

AS A NATION OF IMMIGRANTS, THE UNITED STATES HAS ALWAYS WELCOMED VISITORS. WE WILL CONTINUE TO WORK HARD TO ENSURE THAT OUR DOORS REMAIN WIDE OPEN TO QUALIFIED STUDENTS FROM AROUND THE WORLD. TALK TO AN EDUCATIONUSA ADVISER ABOUT YOUR FINANCIAL SITUATION AND PLANS FOR STUDY IN THE US.

Almost **two-thirds** of international undergraduate and graduate students rely primarily upon **personal and family funds** to pay for their studies. At undergraduate level, approximately 85% of students pay for their U.S. education using personal and family funds. **If students/families can pay \$15,000 or more per year, admission with partial aid is not difficult.**



*"Show the college that you are committed to your own work and that you are proud of who and what you are. They love dedication and determination. Therefore, DO tell them what aspect made you choose that particular school. For instance, I am very interested in foreign languages and went to Middlebury precisely for this reason: they have the best language school in the US."*  
Student advisee, EducationUSA Romania

### What Can EducationUSA Advisers Do?

- Talk to your adviser about school selection, writing essays, taking the SAT, and how to get good teacher recommendations.
- EducationUSA advisers build relationships with admissions officers, and can help you find the best fit and program for you.
- Advisers have access to unpublished financial aid tables and the EducationUSA Weekly Update, a unique resource to help you learn about scholarships and new programs. Most importantly, they share unbiased information about aid opportunities, so that you are aware of every possible opportunity.

EducationUSA advisers in 170 countries provide accurate, unbiased information about all accredited U.S. higher education institutions. Find your EducationUSA center at: [www.educationUSA.state.gov/centers](http://www.educationUSA.state.gov/centers).



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