



## **Financial Aid and Scholarships to Study at Florida Gulf Coast University**

### **General Information**

In the U.S., higher education is not free. Students are expected to finance their tuition and educational expenses. Higher education can be considered expensive compared to the costs in other countries. Some international students find it difficult to meet these costs and therefore seek for sources of funding.

There are several types of financial support. They can be classified under scholarships, grants, loans, financial aid and fellowships. Private foundations, government, educational institutions, non-profit non-government organizations, community agencies, community service organizations, banks and professional associations provide these types of financial support.

### **How to Apply For Financial Support**

Applying for financial support (scholarships, grants, loans, financial aid and fellowships) can be a lengthy process, requiring advanced planning and preparation. You should begin early; even a full year ahead of beginning your studies at FGCU and keep in mind it requires a considerable amount of hard work.

Scholarships, grants, loans, financial aid and fellowships are often very competitive. The application process varies depending on the type and source of financial support and its specific eligibility criteria. They may provide minimal amounts of financial support (several hundreds of dollars) to full coverage of expenses (100% tuition fees and living expenses). The process may include completing an application, obtaining academic transcripts, getting documents translated and certified by a public notary, writing an essay, preparing a resume (that includes academic work, leadership and community service experiences), preparing a financial portfolio (including proof of your need for financial assistance) providing references and possibly an interview.

There are numerous scholarships, grants, loans, and fellowships offered and it is hard to identify the ones that best suit your interests. A considerable amount of work and time is required to review the various sources of information to spot the right financial solutions.

**Remember that you must meet deadlines.** Scholarship sponsors do not usually accept either late or incomplete applications!

### **On Campus Work for International Students**

**International F-1 visa students are permitted to work on-campus.** They can work up to 20 hours a week during the Spring and Fall semesters and up to 40 hours during the Summer, and academic breaks. Wages are usually minimal and not insufficient to support all of the student's expenses. Therefore, an international student should not rely on this as a guaranteed source of income. In certain cases international students may be permitted to work off campus, although this is not common. For more information about finding a job on Campus, please visit the website of FGCU Career Development Office: <http://studentservices.fgcu.edu/Careers/employment.html>

## **Tips for Seeking Financial Support and Completing Financial Aid Application**

- Begin with a clear idea of your professional and personal objectives.
- Consider your obligations and plans following completion of your education (return to home country, supporting family members, etc.) Some scholarships may obligate you to certain requirements, affecting your personal plans.
- Do a cost-benefit analysis of investing in your education.
- Understand and be certain you meet the eligibility criteria.
- Meet application deadlines, you must complete the application.
- Discuss your goals and express your interests.
- Be truthful and concise.
- Issues such as family, hobbies or your life as a young child are generally not appropriate to include unless specifically requested.
- Request references from people who know your skills, abilities, work qualities and goals. Ask them in advance if they would be willing to give you their support.
- If appropriate, submit any additional documents that may support your application.
- Emphasize in your unique qualities, academic goals, and personal interests that make you a highly qualified candidate. Make your self "marketable".

## **Applying For Financial Support from FGCU**

The Endowed and Restricted scholarship funds have been established for the benefit of FGCU students. Thoughtful individuals and companies determined a variety of criteria to meet the needs of a diverse student body and to encourage excellence. You can find more information on these and other scholarships, and apply for them online at <https://itech.fgcu.edu/es-secured/financialaid/scholarships.asp>

## **FGCU Tuition Waiver**

The Division of Enrollment Services at FGCU uses state-granted budget authority for waiving the out-of-state portion of tuition to certain international students. Waivers are awarded based on the University's established criteria of recruitment, retention, diversity and service. You can find more information on tuition waivers and the necessary forms to apply at the Financial Aid Services site: <http://www.fgcu.edu/AS/FinancialAid/>

Read the Waiver Instructions <http://enrollment.fgcu.edu/admissions/UG%20Out-of-State%20Waiver.htm>

Print out the Out of State Tuition Waiver form:  
<http://enrollment.fgcu.edu/admissions/UGOut-of-StateWaiverApplicationForm.pdf>

## **Florida Linkage Institute Programs**

Florida Linkage Institutes have been created by the Florida Legislature to assist in the development of stronger economic and social ties between the State of Florida and strategic foreign countries. Each institute is affiliated with a university or community college and sponsors specific country or countries. Only international students from these countries may apply for the Linkage tuition waiver program. You must apply directly to the specific institute that corresponds with your country of citizenship. International students who are selected for this program receive the in-state tuition rate for course fees. No other fees or expenses are covered. Students who receive this award are required to return to their home country within three years after their tenure of graduate or undergraduate degree or may be required to pay back the equivalent amount waived. (See website: <http://web.usf.edu/iac/linkages.html>)

## **Southern Foundation Scholarship**

This scholarship is available for female students who are accepted to study at FGCU (including International Students) and assists with on-campus housing expenses. Students need to demonstrate a financial need to qualify. For further information, please click here: [www.southern scholarship.org](http://www.southern scholarship.org)

## **Applying for Financial Support from Other Sources**

Studying in the United States can be an inspiring, exciting, experience, but it can be difficult to finance. Financial opportunities are limited and difficult to find for students. You will need to be persistent because searching for financial opportunities can be long, tedious, and often unrewarding. Here you will find the most comprehensive listing of grants, scholarships and loan programs to assist students in their pursuit to study at Florida Gulf Coast University.

There is a universe of information available, especially in the World Wide Web. Thus, searching for financial support can be overwhelming. The key to success is to persevere and spend the time reviewing these and other sources. The following list is meant to guide and assist you in your research and should be considered as an introduction to financial support. As you continue with your research you will encounter other sources and information.

**International Education Financial Aid (IEFA):** Search for various Scholarships.  
<http://www.iefaf.org/search/index.html> <http://www.internationalscholarships.com/>

**EduPass** provides information for international students who are thinking about pursuing an undergraduate, graduate, or professional education in the United States. It also contains material of interest to international students who are already in the United States.  
<http://www.edupass.org>

The **International Education Finance Corporation (IEFC)**, working in conjunction with the Bank of Boston, has created an affordable solution to help students finance their international education experience. We are proud to introduce two programs providing financial assistance for international study; the International Student Loan Program (ISLP) and the Canadian Higher Education Loan Program.  
<http://www.iefc.com>

The **AAUW Educational Foundation**, which is one of the largest private sources of funding for graduate women in the world, supports aspiring scholars around the globe, teachers and activists in local communities, women at critical stages of their careers, and those pursuing professions where women are underrepresented. Information and applications for fellowships and grants are available on this site. The Foundation also makes several prestigious annual awards to recognize excellence in achievement.  
<http://www.aauw.org/3000/felgrawa.html>

Welcome to **Scholarship Search**, which helps you to locate scholarships, loans, internships, and other financial aid programs from non-college sources that match your education level, talents, and background. Search this site and Scholarship Search will find potential opportunities from a database of more than 2,000 undergraduate scholarships, internships, and loan programs.  
<http://cbweb10p.collegeboard.org/fundfinder/html/fundfind01.html>

**Institute of International Education (IIE)** administers over 250 programs on behalf of sponsors that include the US Department of State and the US Agency for International Development, foundations, corporations, government agencies, international organizations and development assistance agencies in the United States and abroad. For a sense of the range and diversity of IIE sponsored projects, please see the list of programs with dedicated Web sites at <http://www.iie.org/pgms/>

The **John D. and Catherine T. MacArthur Foundation** is a private, independent grant-making institution dedicated to helping groups and individuals foster lasting improvement in the human condition. The Foundation seeks the development of healthy individuals and effective communities; peace within and among nations; responsible choices about human reproduction; and a global ecosystem capable of supporting healthy human societies. The Foundation pursues this mission by supporting research, policy development, dissemination, education and training, and practice.  
<http://www.macfdn.org/>

**NAFSA: Association of International Educators** promotes the exchange of students and scholars to and from the United States. The Association sets and upholds standards of good practice, and provides professional education and training that strengthen institutional programs and services related to international educational exchange. NAFSA provides a forum for discussion of issues and a network for sharing information as it seeks to increase awareness of and support for international education in higher education, in government, and in the community. NAFSA's members share a belief that international educational exchange advances learning and scholarship, builds respect among different peoples, and encourages constructive leadership in a global community.  
<http://www.nafsa.org/students/funding.html>

**CitiAssist® Loans** are available to full and part-time undergraduate students attending accredited 4 or 5 year universities or colleges and full and part-time graduate students attending accredited graduate schools. Undergraduate and graduate students who qualify as creditworthy individuals do not need a cosigner. International graduate students must apply with a creditworthy individual.  
<https://studentloan.citibank.com/s/slcsite/>

The **Rotary Foundation** is a not-for-profit corporation that supports the efforts of Rotary International to achieve world understanding and peace through international humanitarian, educational, and cultural exchange programs.  
[http://www.rotary.org/foundation/educational/amb\\_scho/prospect/award/index.html](http://www.rotary.org/foundation/educational/amb_scho/prospect/award/index.html)

The **International Student Organization in America (ISO)** is a membership organization of international students who are currently studying in the USA. ISO is the only service provider organization founded and administered by current and former international students. Our international academic experiences allow us to focus on the specific needs of the foreign academic community.  
<http://www.isoa.org/>

The **ASEAN Student Assistance Awards Program (ASAAP)** is a public-private partnership, providing scholarships to students from Indonesia, Malaysia, Thailand, and the Philippines enrolled at US colleges and universities. Initiated in 1998, in response to the Asian economic crisis, the program provides matching funds to deserving students who have demonstrated academic excellence and financial need. With funding from the Sumitomo Bank Global Foundation and Unocal Corporation, and assistance from the US State Department Bureau of Education and Cultural Affairs, NAFSA will provide grants, ranging from \$1,000 to \$3,000, to US colleges and universities on behalf of qualified students.  
<http://www.nafsa.org/asaap/>

**International Education Financial Aid (IEFA)** is the premier Internet resource for financial aid information for international students. At this site, you will find the most comprehensive listing of grants, scholarships, loan programs, and other information to assist students in their pursuit to study in the US  
<http://www.iefaf.org/>

The **Education Resources Institute (TERI)** was founded in 1985 to provide education financing and information services to students and their families. As a private, not-for-profit organization, TERI recognizes that middle-income students are increasingly excluded from traditional financial aid programs. To help fill the financial aid gap, TERI offers loans based on creditworthiness, not income limitations. These loans are guaranteed and administered nationwide by TERI, and funds are made available through participating lenders. Designed to meet the needs of students in all phases of their education, TERI offers many different loan programs. These programs reach undergraduate,

graduate and professional students, as well as parents of elementary and secondary education. TERI also offers a series of loans for students enrolled in specialized programs of study. <http://www.teri.org/> or 1-800-255-8378

### **Educaid®**

How will you pay for college? In the financial world, there's a complicated array of choices to be made when it comes to financing an education. Educaid®, the student lending division of First Union, can help you get a grip on planning for college. [www.educaid.com](http://www.educaid.com)

The **AT&T Leadership Award** allows us to be involved in the development of Asia's future leaders and helps us forge a closer link with the Asia/Pacific region. This regional Award program was established in 1995 in recognition of the large number of students from the Asia/Pacific countries pursuing further education in the United States. It is supported, in part, through a grant from the AT&T Foundation, the principal instrument of AT&T philanthropy in the United States and throughout the world. And with the cooperation of the Malaysian-American Commission on Educational Exchange. There are 36 US\$5,000 awards given to successful finalists for use towards educational expenses (there are no obligations to AT&T associated with the awards). The AT&T Leadership Award is made available to students from Australia, The People's Republic of China, Hong Kong, India, Indonesia, Japan, The Republic of Korea, Malaysia, Philippines, Singapore, Taiwan (Republic of China) and Thailand.

<http://www.att.com/gen/corporate-citizenship?pid=7763>

### **Signature Student LoanSM**

The Signature Student Loan is a private loan that can be used in conjunction with a federal Stafford loan to help meet the cost of education. It's easy to apply! Call 800/695-3317 for pre-approval and to find out interest rates and fees. Or, download an application form now. Students eligible for Signature loans must be enrolled or admitted at least half-time at a Sallie Mae-approved four-year non-profit college or university. Students must also be in good academic standing. Co-borrowers are required for freshman, foreign students, borrowers with low or no credit, and students who are under the age of majority in their state (usually 18 years old). Signature loans do come with loan limits, which are set annually at the cost of education minus other aid received. All students are limited to \$100,000 in original principal from private loans.

<http://www.salliemae.com/>

**2001 Colleges, College Scholarships, and Financial Aid** page is designed to offer college bound students, parents, and counselors easy access to information on colleges and universities throughout the United States, free college scholarship and financial aid searches, SAT and ACT test preparation tips, and more. This is an online directory of college and university admissions office email addresses and telephone numbers, college scholarship and financial aid office email addresses, and links to the home pages and online applications of more than a thousand colleges and universities.

<http://www.college-scholarships.com/>

### **FastWeb**

Complete the FastWeb Scholarship Search

<http://www.fastweb.com/>

### **The Scholarship Handbook - College Board online**

Locate scholarships, loans, internships and other financial aid programs

<http://www.collegeboard.com/student/pay/index.html>

### **Wired Scholar**

Huge database of scholarships, financial aid

<http://www.wiredscholar.com/paying/content/index.jsp>

### **National Grant Organizations' Links**

Links to numerous sites for scholarships and fellowships

<http://www.ocs.fas.harvard.edu/html/fellink.html>

### **Embark.com - Graduate school**

Information about Hertz Foundation Fellowship Award and The Kauffman Fellows Program  
<http://www.embark.com/grad/fa/getfa/fellow.asp>

### **Embark.com - College students**

Sources of financial aid, loans, fellowships, scholarship search, FAFSA calculator, preparing for grad school

[http://www.embark.com/college/in\\_college.asp](http://www.embark.com/college/in_college.asp)  
[http://www.embark.com/McKinsey/MK\\_Enter.asp](http://www.embark.com/McKinsey/MK_Enter.asp)

### **College is Possible**

Information about financial aid programs  
<http://www.collegeispossible.org/paying/paying.htm>

### **Mach25 Search Filters**

The Mach25 database contains over 600,000 awards totaling over \$1.6 billion.  
<http://mach25.collegenet.com/cgi-bin/M25/MaintainFilters>

### **US Department of Education**

Financial aid information, many links, FAFSA, Pell Grants, Stafford Loans  
<http://www.ed.gov/finaid.html>

### **National Association of Student Financial Aid Administrators (NASFAA)**

Promotes and encourages programs that remove financial barriers  
<http://www.nasfaa.org/default.asp?Banner=bnrabou&DocName=%2Fopeningdoors%2Ehtml>

### **SRN Express - Scholarship Resource Network Express**

A search engine and database of private scholarships  
<http://www.srnexpress.com/>

### **International Scholarships**

Financial aid for international students, helpful links  
<http://www.internationalscholarships.com/>

### **US Journal of Academics**

The top left hand section is dynamically updated with the most recent scholarship and loan information  
<http://www.usjournal.com/finaid.htm>

### **International Information Programs of the US Department of State**

<http://usinfo.state.gov>  
<http://usinfo.state.gov/usa/infousa/educ/scholars.htm>  
<http://usinfo.state.gov/USA/infousa/educ/graduate.htm> -

A general but helpful discussion of postgraduate study in the US.

<http://usinfo.state.gov/USA/infousa/educ/usadvis.htm> -

Explanation of Department of State services for international students.

<http://exchanges.state.gov/education/hhh/> -

Description of the Humphrey Fellowship for postgraduate study in the US.

<http://exchanges.state.gov/education/fulbright> -

Description of a program that finances one and two year study by established, young professionals in many different fields for study, research, and lecturing in the US.

### **International Research and Exchange Board (IREX)**

Two sites of general information about an organization that promotes fellowships and exchanges between US and NIS countries. This is a very helpful site and source of information about fellowships.

[www.irex.org](http://www.irex.org) or [www.irex.net](http://www.irex.net)

The following company will give a loan to an international student if he/she has a co-signer who is a permanent resident or US citizen:

**Chela Financial USA, Inc.**

P. O. Box 64768  
St. Paul, MN 55164-0768  
1-800-366-0032

**International Student Loan Program (EDUCAID)**

International students can borrow up to the full cost of education as long as they have a cosigner who is a US citizen or permanent residence.

[www.educaid.com](http://www.educaid.com)

Their phone number is 1-800-255-8374.

**International Education Finance Corporation**

This innovative program is designed to increase the opportunities for international students who wish to study at approved colleges and universities (in the United States and abroad).

[www.iefc.com](http://www.iefc.com)

**College Board**

Information about colleges and financing.

[www.collegeboard.com](http://www.collegeboard.com)

**The American-Scandinavian Foundation (ASF):** The American-Scandinavian Foundation (ASF) offers over \$500,000 in funding to Scandinavians to undertake study or research programs (usually at the graduate level) in the United States for up to one year. Awards are made in all fields.

**Joint Japan/World Bank Graduate Scholarship Program (JJ/WBGSP):** This scholarship is for citizens of countries that are member of the World Bank and it covers all the studying expenses.

**The International Student Loan Program:** International students may apply for up to the cost of education (including tuition, fees, and room and board) less other financial aid and/or loans. The minimum loan amount is US\$ 2,000 per academic year.

**International Peace Scholarship Fund:** This program provides grants to women from other countries for graduate study in the U.S. and Canada. Contact Marjorie Nordstrom - Tel.: 239-395-2944 email: [fnord@gate.net](mailto:fnord@gate.net)

**The Paul & Daisy Soros Fellowships:** The purpose of The Paul & Daisy Soros Fellowships for New Americans is to provide opportunities for continuing generations of able and accomplished New Americans to achieve leadership in their chosen fields.

## **Sponsor Organizations**

**Japan Association Of International Education** offers information on scholarships related to Japan.

**Germany Carl-Duisberg-Society CDS:** CDS International is a non-profit organization, founded in the United States in 1968. We specialize in education and training in diverse fields and in many countries. This organization offers a series of opportunities for International Students.

**German Academic Exchange Service (DAAD):** Good source of information for students from Germany that will like to study abroad and for students interested in studying in Germany.

**Konrad Adenauer Foundation:** The Konrad Adenauer Foundation offers political education, conducts scientific fact-finding research for political projects, grants scholarships to gifted individuals, researches the history of Christian Democracy, and supports and encourages European unification, international understanding, and development-policy cooperation.

**International Council on International Educational Exchange CIEE:** Useful information on language education, internships, work-and-study programs and others.

**Institute of International Education IIE:** The IIE provides information on study abroad programs, academic year abroad etc. It also provides information on international scholarships. Highly recommended.

**NAFSA Association of International Educators:** An association of International Educators to promote the exchange of students and scholars. Excellent source of information on international education. ([www.nafsa.org](http://www.nafsa.org))

**International Education Financial Aid:** Very good source Scholarship information of information. Highly recommended.

**ROTARY CLUB:** The Rotary Club helps students from all over the world through their Ambassadorial Scholarship program ([www.rotary.org](http://www.rotary.org)).

**United States Golden Key International Honor Society:** Golden Key International Honor Society is a nonprofit academic honors organization that recognizes and encourages scholastic achievement and excellence in all undergraduate fields of study.

**Fulbright Commission:** One of the most active organizations in the field of international scholarships. ([www.fulbright.org](http://www.fulbright.org))

**Academic and Professional Programs for the Americas:** Information on study grants administrated by LASPAU ". This organization is part of Harvard University.