

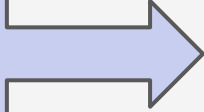


Help International Students Fund Their Education

**NAFSA Region II Conference
October 24, 2012 – Wichita, Kansas**

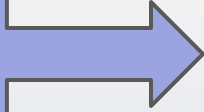
Presenters

Jennifer
Frankel



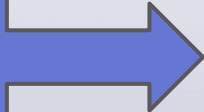
Marketing Manager
International Student Loan

Amber West
Martin



Director, Office of International Programs
Rocky Mountain College

Amanda
Enriquez



Intercultural Program Coordinator
Northwest College



• Northwest College

- Located in the small/rural community of Powell, WY
- Established in 1946
- Public institution
- Student population of 2145
- Three percent are international (63)
 - Over 30 countries represented
 - 15 athletes

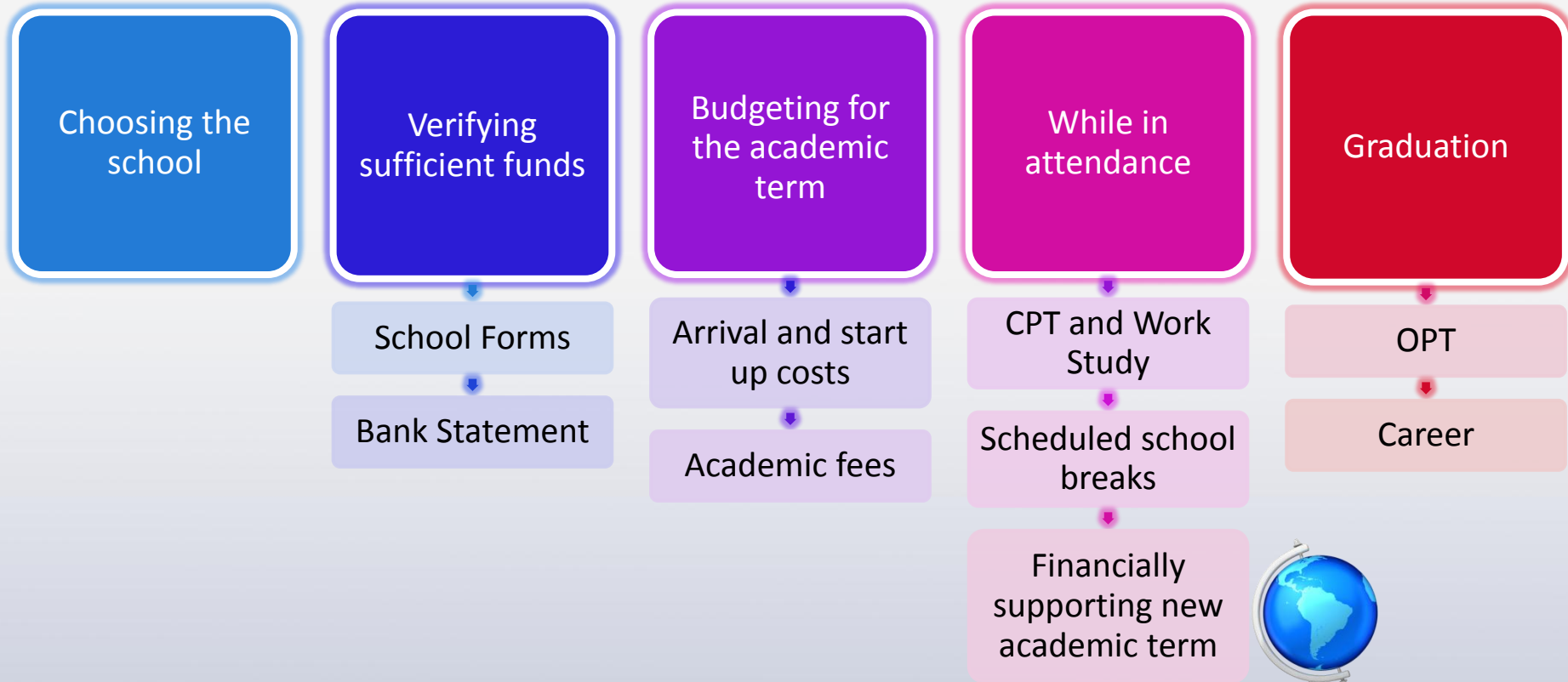


Rocky Mountain College

- Billings, Montana
- Established in 1878
- Private Liberal Arts
- Student population of 1000
- 7% International Students
 - Sweden
 - UK (England, Ireland, Scotland)
 - France
 - Canada
 - Haiti



• Plight of an International Student



•What Students have to pay

Northwest College

- Tuition/Fees
- Housing & Food
- Books/Supplies
- Health Insurance
- International Student Orientation
- Placement Test
- Personal Spending Money
- Extra fees for special programs (i.e. Equine Studies, Art/Photography, Aviation, Field Trips)

Rocky Mountain College

- Tuition/fees
- Meals/housing
- Insurance
- Books
- Fees for special programs (i.e. Equine Studies, Art/Photo, Aviation)
- Personal Spending



•Proof of Funds



Date	Amount
	\$ 738.97
10/20	526.82
10/21	590.53
10/22	524.21
10/23	362.24
10/26	308.42
10/27	

- Depends on the school but students are typically required to show proof of funds for one year or until the date of their I-20, DS-2019
- Bank statement, employment letters (TA/GA letters), conditional loan approval, letter of support



•Types of Financial Aid/Scholarships

You are going to be excited to hear what Jenny has to say!

NORTHWEST COLLEGE

- Merit awards (based on academic performance)
 - Trapper Scholarship (limited to 2nd year students)
 - Athletic or talent based

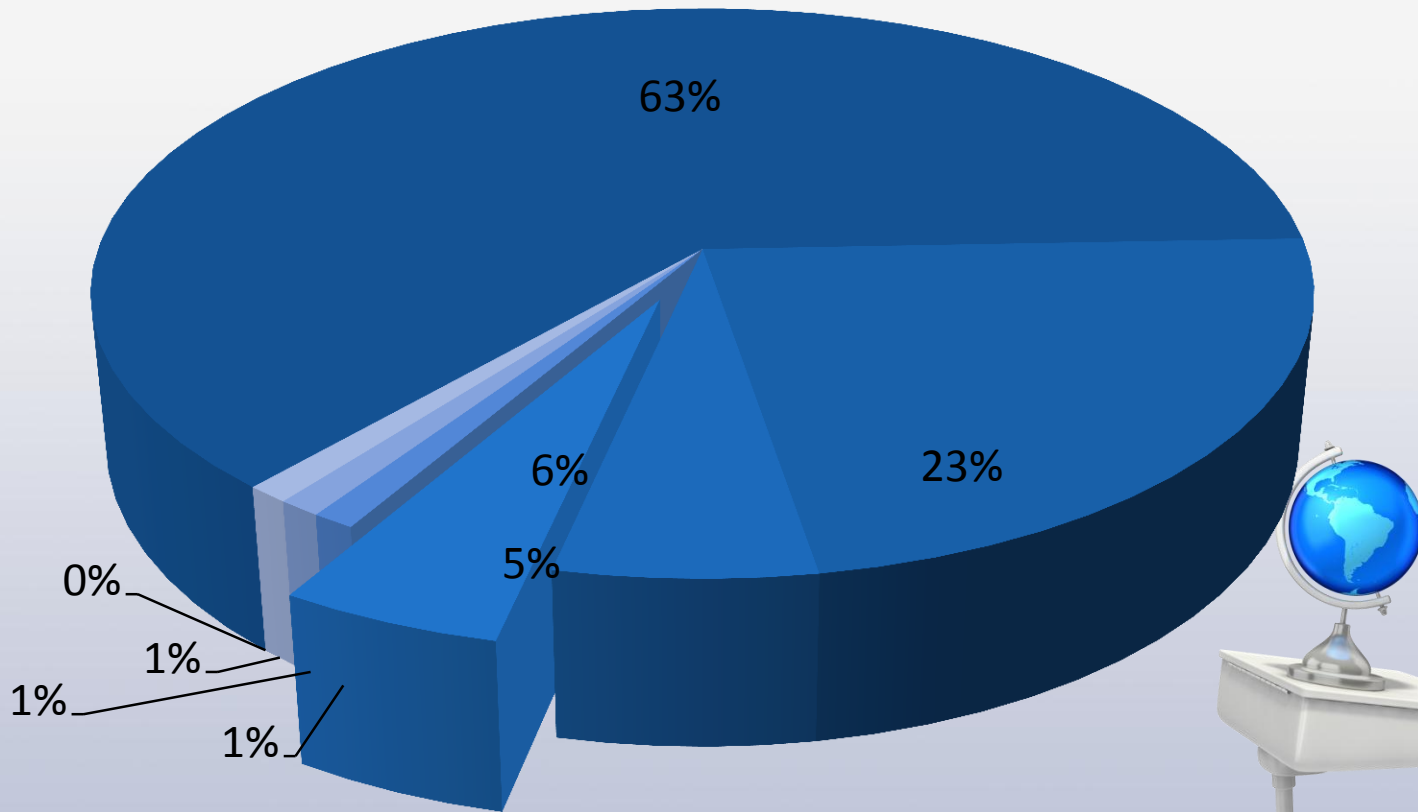
ROCKY MOUNTAIN COLLEGE

- Merit awards (based on academic and test performance)
 - RMC Grant (transfers only)
 - Dean Award
 - Presidential Award
 - Trustee Award



• Primary Sources of Funding 2010 - 2011

- Personal and Family Funds (63%)
- U.S. college or University (23%)
- Home Government/University (6%)
- Current Employment (5%)
- U.S. Government (1%)
- U.S. Private Sponsor (1%)
- Other Sources (1%)
- International Organization (0%)



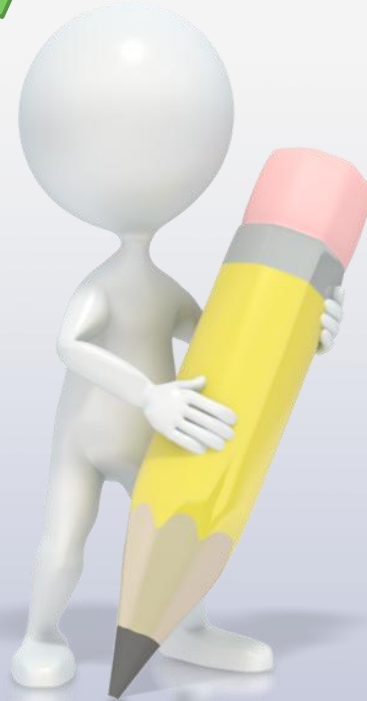
•What happens when a student says:

I didn't know about any of these fees (special programs, etc.)!

My parent/sponsor lost his/her job!

My parent/sponsor accounts were frozen due to political unrest!

My parent/sponsor had a major emergency medical issue!



• Potential Options:

Payment plans

RMC
Dependent on
amount due

Northwest College
Students have to
meet with our
Finance Director

Work Study

RMC
Are there positions
available on campus?
Will the amount
assist in the deficit?

Northwest College
Positions are very
competitive.
International students
are only allowed to
work 20 hours/ week.
How much will this
amount truly help?

Scholarships

RMC
Emergency funds
built in to prevent
attrition due to
surprise situations

Northwest College
No scholarships. No
emergency funds.
Sometimes, we will
work with our
administration to see
what kind of financial
help we can get.

Working off
campus

Has the student been
on campus for the 1
year requirement?

RMC
If yes, then take the
steps to assist
student in filling out
the I-765

Northwest College
Assist the student in
filling out necessary
paperwork
Can the student apply
for financial
hardship?

•Where to turn?

- Gift Aid

Scholarships

Grants

Fellowships

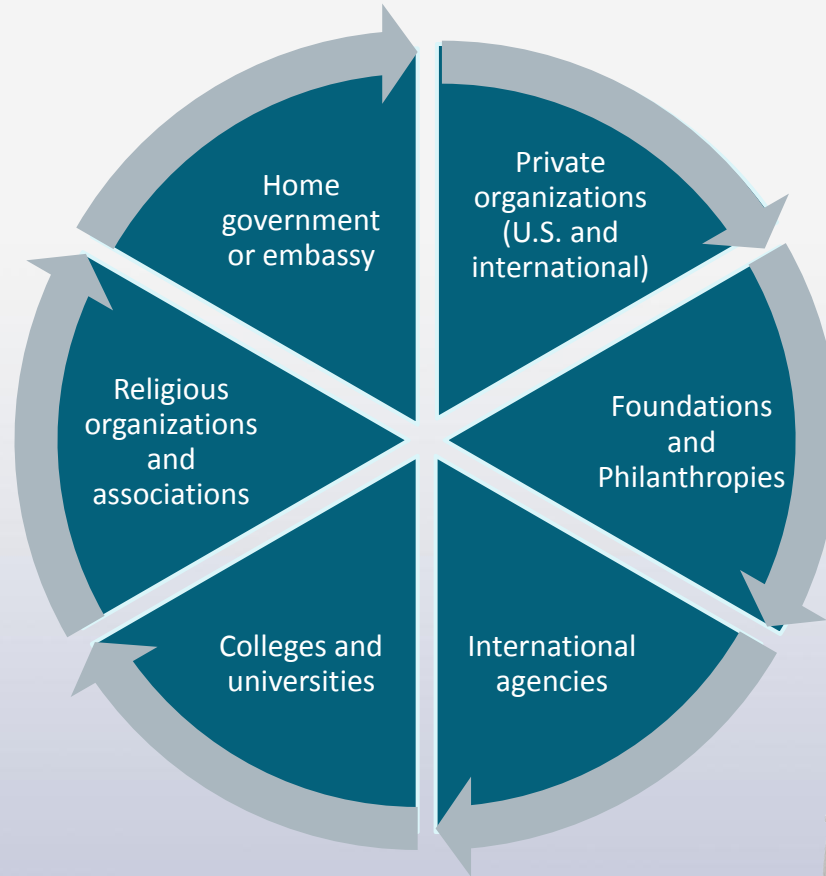
- Paid Back

Loans



•Scholarships, Grants and Fellowships

Most of aid for international students are privately funded – based on merit and are limited for international students.



• Scholarships, Fellowships and Grants:

iefa

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Displaying 1-25 of 921 result(s)

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Search by award name

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Search only independent award listings

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Award Name	Field	Description	25
FEATURED National Security Language Initiative for Youth (NSLI-Y) Scholarship	Unrestricted	The State Department's National Security Language Initiative for Youth (NSLI-Y) provides merit-based scholarships to U.S. high school students and recent... <i>Nationality: American</i> <i>Locations: Turkey, Tajikistan, Russia...</i>	3
FEATURED Internationalstudent.com Travel Video Contest	Unrestricted	Internationalstudent.com is now hosting its seventh annual travel video contest. This means that students who would like to study outside... <i>Nationality: Unrestricted</i> <i>Locations: Unrestricted</i>	3

• IEFA.org

INSTITUTE OF INTERNATIONAL EDUCATION | FUNDING FOR U.S. STUDY

Study in Beautiful California
CALIFORNIA STATE UNIVERSITY, EAST BAY

Welcome to Funding for US Study Online!

Funding for US Study Online is an extensive database of scholarships, fellowships and grants organized and maintained by the Institute of International Education (IIE). Funding for US Study includes all types of funding programs, for all levels of post-secondary study, across the full range of academic areas.

The 2012 print edition of "Funding for United States Study" is available for purchase [here](#).

Students/Scholars worldwide can find grants, awards, scholarships and fellowships by:

Program: Enter a Program Name...
Sponsor: Enter a Sponsoring Organization...
Area of Study: Select an Area of Study...
State Location: Select a State Location...
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MOBILE VERSION

COMPARE STUDENT LOANS

CITIZENSHIP: US Citizen/Permat
SCHOOL LOCATION: Choose below
SCHOOL NAME: Choose Location

COMPARE

POWERED BY International Student.com

This website is a product of the [Institute of International Education](#).

• FundingUSStudy.org



• International Student Loans

**Which of these
can an
international
student apply
for and attain?**



• Finding the Right Loan

Find a lender that works with international students

Lenders must work with a school as the loan amount has to be approved by the institution

Get approval and receive loan upon arrival



•How it Works

- Apply online
- Borrow total cost of education
 - Minus any other financial aid!
- Need a US cosigner
 - US citizen or US permanent resident
 - Good credit history
 - Lived in the US past 2 years
- Initial approval within 2-6 weeks



• International Student Loan Considerations

Interest rate



Repayment
Period



Income upon
graduation



International Student Loans: InternationalStudentLoan.com

Your premier website for International Student Loans and Study Abroad Loans



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Compare Student Loans

Use this comparison tool to find the right international student loan, study abroad loan, or foreign-enrolled loan for you.

* US citizen/US permanent resident?

* School State

* School Name

[Compare Student Loans](#)

International education is booming! Last year more than 720,000 international students came to the USA to study in US universities and colleges, a record number; and more than 270,000 US students studied abroad, also an all-time high. However, studying abroad often requires financial assistance for extra expenses such as travel, accommodations and materials, which can make it a greater financial commitment. International Student Loan is here to help, by offering access to a range of international student loans, foreign-enrolled loans and study abroad loans to international students and Canadian students in the USA and for US students studying abroad around the world. Now, finding a loan is easier than ever! Simply use the comparison tool above to find the appropriate international student loans, study abroad loans or foreign-enrolled loans. Students can now evaluate their options side-by-side and begin financing their education overseas.

Why get International Student Loans?

International education is expensive, and many students struggle to fund their international studies. Scholarships and grants are available, but they are very competitive and rarely cover all of your expenses. That is where an International Student Loan can help. Students at eligible schools (with a US co-signer) can apply for up to the total cost of attendance, as determined by your school, minus any other aid received.

Responsible Student Borrowing

It is very important that US students maximize their borrowing under the Stafford Loan Program and other federally subsidized loans before resorting to private loans. Both US and international students should use scholarships, personal and family funds, and any other money you can prior to borrowing any money on a student loan. Every dollar you borrow will need to be paid back, with interest.

Latest ISTL Blog Posts

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Compare Lenders for International Students



Private loan option(s) for University Of Florida Gainesville

Option(s)	Benefits and Information	
OUR FEATURED LENDER		
	<ul style="list-style-type: none">• Choice of fixed or variable interest rate• Graduation Reward: 1% principal reduction per loan¹• Applying with a cosigner may increase your chances of getting approved	Apply Now ▶
	<ul style="list-style-type: none">• Zero fees & fixed rate option• Apply with a co-signer and increase chances for a lower interest rate• Choose your repayment option: immediate, interest only or deferred	Apply Now ▶
	<ul style="list-style-type: none">• No payments while in school^{1,2}• Quick and easy application process• Discounted APRs: 2.93% variable^{3,4} / 6.17% fixed^{3,4} and NO origination fees	Apply Now ▶



Thank You

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