

# Seeking Financial Aid for Post-Secondary Education in the U.S.

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## Part I - Financial Planning is the Key to University Education

Each year thousands of high school graduates in developing countries seek to continue their education at a university. In developing countries like The Gambia, which do not yet have enough opportunities for post-secondary education, students are forced to look abroad for universities to attend. Although there are universities all over the world, many of these students wish to pursue their education in Europe or North America, for reasons related to both quality and quantity of universities. While many of these students have an adequate educational background to be admitted to a school, the limitations encountered are often financial.

Many students who are eager to travel abroad for further education believe that it is possible to work one's way through a university. The reality is often different. The average tuition at a university in the U.S. is several thousand dollars a year. In addition, the cost of living in the west is considerably higher than in a developing country. Taxes, food, rent, transportation, clothing, health care and utility bills must be paid each month, and can nearly consume one's entire paycheck. To have enough leftover for school expenses is often not possible. The situation is even more difficult for foreigners who are usually limited to low paying jobs when they first arrive.

Ebou Drammeh from Kanifing learned first hand the hardships of attempting simultaneous work and study when he came to the U.S. in 1992. Speaking recently from Washington D.C., Mr. Drammeh explained, "When I got over here my uncle who was supposed to be my sponsor pulled out and said he didn't have the money. I had to spend all the savings I brought over on the first installment of the first semester's tuition. Then I had to get a job just to eat and pay the rent. Here if you don't pay your rent they'll put you out on the street. My classes began at 9 in the morning, and I didn't get home from work until 2 or 3 am each night. I was always tired

and it was very frustrating and depressing. I had to drop out after one semester and couldn't finish the degree."

For an international student, the key to successfully completing a university program is making certain financial support is available. This is especially critical in the first year of study when a student is new and isn't in a good position to support herself or seek out additional help. The luckiest students will have a financial sponsor or a scholarship from their own government which covers all expenses associated with their education. Many NGOs, parastatals, and ministries have programs for sending staff abroad for work related training. Family and personal saving are sufficient for other students to get started in school. According to the Association of International Educators in Washington, D.C., sixty-six percent of foreign students in the U.S. finance their education through personal and family sources. Other students are able to reduce expenses by living with relatives while in school.

Unfortunately however, the majority of students who would like to travel abroad for further education do not have a government scholarship, private sponsor or sufficient personal savings. These students are forced to search for other sources of funding such as scholarships.

Winning a scholarship for university study in the U.S. is difficult for anyone, regardless of nationality. However it is even more difficult for foreign students because they are eligible for only a small percentage of American financial aid programs. Low interest federal student loans, which are used by many American students to finance their college education, are not available to international students. The few merit based scholarships open to foreign students are very competitive and applied for by students from all over the world. This includes foreign students already living in the U.S. and those from countries with very developed educational systems, such as Korea, Japan, and Eastern Europe.

No matter what the strategy for securing funding, there is one common element. Students wishing to apply to a university from overseas will greatly benefit from someone who is a bit familiar with the process and is preferably living in the country in which the student wishes to study. This person should be able to seek out sources of information, ask the right questions, assist

with correspondence, sift through the applications and make all the preparatory arrangements before the student arrives. The lone student who endlessly writes letters to anyone and anywhere in the desperate hope of winning a scholarship will rarely be rewarded for his efforts.



## Part II - Scholarship Search “Services” A Waste of Time and Money

**S**ome crafty entrepreneurs in the U.S. and Europe have made a profitable business based on the desperation of international students seeking financial assistance. These scholarship companies claim that for a fee they can find the applicant a scholarship. However these claims are often misleading, if not fraudulent, and countless students have thrown their money away in the hope of getting a scholarship.

The Council of Better Business Bureaus, an American coalition of consumer advocacy groups that monitor complaints against private businesses, publishes this warning about the so-called scholarship research centers:

### *SOME SCHOLARSHIP OFFERS TAKE MONEY, NOT GIVE IT*

*With the first day of classes only weeks away, offers for "guaranteed" scholarships, grants and loans may look very attractive to those college students who didn't qualify or apply for financial aid. But before signing up, the Better Business Bureau warns students to do their homework.*

*BBBs report that unethical scholarship companies are "guaranteeing" to "match" students with sources of funding, regardless of their academic qualifications, scholastic credentials or family economic status. Some advertisements and sales pitches claim there are millions of dollars in unclaimed scholarship monies just waiting to be tapped. However, in BBBs' experience, few, if any, students receive funds.*

*In exchange for an up-front fee, which can range from \$50 to several hundred dollars, students receive lists of possible scholarship sources. While the com-*

*pany making the offer may claim scholarships are "guaranteed," prospective students should understand that only the sources actually granting the funds can guarantee approval.*

*These scholarship companies do not assist students in obtaining scholarships and they do not screen applicants. After purchasing the lists, it is the students' responsibility to research and contact each organization with a possible funding source.*

*Although many ads offer "money back guarantees" or \$200 savings bonds to students who don't receive any scholarship sources or funds, students who are unsuccessful, or not satisfied, may find that refunds are difficult, if not impossible, to obtain. The company may require students to prove, through documentation, that they were denied a scholarship by every source on the list.*

*For a reliability report on a scholarship company, consumers can call the Better Business Bureau where the firm is located. For a copy of the BBB's booklet, "Tips on College Financial Aid," send a self-addressed, business-sized envelope and \$2 for postage and handling to Council of Better Business Bureaus, Dept. 023, Washington, DC 20042-0023.*

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This author has had personal experience with two of these “services” that are known to advertise in The Gambia, *The American International Scholarships Center* from Elk Grove, California and *Universal Collegiate Assistance Data Bank* from Lawrence, Kansas. Both of these companies ate the application fees with no positive results.



### Part III - Scholarship Information Available on the Internet

Although most of the commercial scholarship research companies that claim to find sources of financial aid are unreliable, the good news is that information on scholarships does exist and is available for free on the World Wide Web. The World Wide Web, or just web for short, is a part of the global computer network known as the *internet*. Although there are only a handful of individuals and organizations in The Gambia that have regular access to the internet, relatives or friends living abroad may be able to assist in the research process. Access to the internet is widely available in the U.S. and Europe through businesses, schools and some public libraries. In addition, individuals who have a home computer equipped with a modem can access the internet if they sign up with an online service provider. This type of access is not entirely free because all internet providers charge a monthly fee. Gamtel recently started offering internet access for homes and businesses through the Compuserve online service.

There are a number of web sites that offer information on sources of financial aid. One of the most comprehensive lists is called *FastWeb*. FastWeb is a searchable database that contains information on over 180,000 financial aid sources, mostly in the U.S. After entering personal information such as nationality, intended field of study, athletic ability, etc., the database will return a list of possible funding sources the user can then write to for additional information. Sample form letters are even provided. FastWeb be accessed by entering the following URL into a web browser:

<http://www.cs.cmu.edu/afs/cs.cmu.edu/user/mkant/Public/FinAid/html/fastweb.html>.

Another useful web site is the *Financial Aid Information Page*. This page has links to numerous other pages on the web that deal with scholarship sources and can be reached at: <http://www.cs.cmu.edu/afs/cs.cmu.edu/user/mkant/Public/FinAid/finaid.html>.

A note of caution is in order. Although searching for sources of financial aid on the internet seems promising and will not cost anything to the user who has access, the odds are still quite low of discovering funding sources that will help the average student from a developing country. The unfortunate reality is that there are very few sources of aid available for international students. Virtually all scholarships are limited to certain nationalities, families of employees from particular companies, or fields of study. Some scholarships are only for students currently enrolled in a university, while others require a students to be a member of a certain organization. In general it is easier to find sources of financial aid for graduate education than it is for undergraduate study. Almost all scholarships cover only a fraction of the total cost of a university education, and most require outstanding exam scores, artistic or athletic talent. While every bit of assistance helps, students should not expect an outside scholarship to cover all the costs of their university education, just as one should not assume he will be able to get through school entirely on personal earnings. As the proverb says, "Don't put all your eggs in one basket."



### Part IV - Financial Aid from Universities

Although winning scholarships from outside funding sources is rarely successful for an overseas applicant, some students will have a better chance of getting funding directly from the universities they apply to. Although international applicants are not eligible for student loans and many other university based financial aid programs, there are some schools that offer aid for outstanding international applicants.

Small private liberal arts schools are more likely to have assistance for international students than larger public universities. These schools may offer aid in pursuit of a goal to develop a multi-national student body or to attract the best international students from under-represented regions of the world. However one can be

guaranteed that competition for these scholarships is keen. Often dozens or even hundreds of students will apply for the same award.

The key to being competitive for merit based scholarships is obtaining a strong academic background. Study habits, teacher recommendations, and above all exam scores are important criteria considered by admissions committees when selecting award recipients. Attending Form 6 is almost always a good decision for the college bound student. Not only are applicants with high A-level results preferred to those with only an O-level certificate, but some universities will offer credit for A-level results. This means the student may be able to take

fewer classes to graduate and thereby save additional tuition money.

A-level classes will also introduce students to the level of work one can expect at a university. Students with only an O-level certificate may not have the language or study skills needed to succeed at the university level. University study is a lot different than high school. At the university level, students are not “spoon-fed” the information they are required to know to pass the exam. College students must be able to seek out information on their own, write original research papers, and have the self-motivation to complete assignments with little prompting from the instructor. These abilities are rarely developed adequately in high school. To consider an analogy with football, before one can play in the World Cup, he must first learn the fundamentals at the village level, school league and national team. Preparation in Form 6, and other training such as typing and computers, will all enable a student to achieve higher grades at a university and hence be more competitive for financial aid sources which become available to students after they have been in school for a year.

When evaluating academic ability, many colleges look more favourably on students with a strong science background than other streams. Commercial courses like accounting and business management are viewed more as professional training for the workplace, and do not require the same level of analytical thinking and abstract analysis needed for higher academic achievement. In addition, accounting and business practices in the U.S. are not the same as taught in The Gambia, and so it may be difficult to get credit for these classes, even if taken at the Form 6 level.

In general, there is more financial aid available for graduate study than undergraduate work. This is true for citizens and foreign students alike. Hence a good option for some students with limited financial resources is to earn a bachelors degree from a regional university (such as in Ghana, Sierre Leone, or Nigeria) and then look for ways to apply for graduate study abroad. Regional universities are significantly less expensive than universities overseas, and offer a similar quality of instruction. Students with a local bachelors degree and a strong undergraduate record in course work and research will have a greater chance of getting graduate school assistance than those who are right out of high school applying for undergraduate programs.

To be considered for admission or a scholarship, all colleges require candidates to fill out an application. This form will ask information about the student’s educational background and must be accompanied by original copies of school transcripts and exam results. Universities in the U.S. are also required by immigration law to receive documentation of financial support before making an offer of admission. The better universities, and certainly those that offer merit based scholarships, also require applicants to complete one or more original essays. The topics for these essays are usually open-ended and designed to demonstrate an applicant’s writing skills and creative thinking ability. “Describe a significant experience that helped shape your personal values” and “How have you tried to effect change to an issue of personal, local, or national significance?” are two essay questions typical of college applications.

The decision to apply to one or more colleges must also be made in consideration of the application costs. Virtually all universities require a fee just to consider an application. In the U.S. this fee can range from 15 to 60 dollars. In addition, international students are usually required to take the Test of English as a Foreign Language (TOEFL) exam. This exam is offered in Banjul but costs another \$30. Finally, many schools will require students competing for merit based scholarships to take the Scholastic Aptitude Test (SAT) which costs \$31.50 and is only offered in Banjul once a year. Purchasing study guides to prepare for these exams will increase the total cost even higher. Due to these high costs of applying, students with minimal financial resources and less than outstanding academic backgrounds might be better off investing their savings in vocational or professional training locally.

There are other options for students who are not likely to win a merit based scholarship. If the student has a relative or friend living abroad with whom they can stay, two-year community colleges are often much more affordable. After completing an associates degree at a two-year college, the student might be able to transfer to a university for an additional two years to earn a bachelors degree. (In general, the term *university* refers to a four-year school, while *college* can refer to either a two-year or four-year school. However the actual amount of time spent at either kind of school could be longer, depending on the degree sought and whether one attends full-time or part-time.)



## Part V - Other Resources

Information is a valuable commodity when making plans to finance a university education. Even with good information the process can be difficult and perilous. But without reliable information on the harsh financial realities of pursuing post-secondary education, one's efforts to make plans will almost certainly prove fruitless.

Perhaps the greatest source of advice will be someone who has personally gone through the process of obtaining a bachelor's degree with meager financial resources. These individuals are in a position to give general advice on the quest to raise money for tuition and living expenses, as well as recommend specific programs and individuals to contact. The fact that individuals in this category are difficult to find is a reflection of the reality that relatively few international students without personal wealth are successful in completing their degrees.

Friends and relatives living abroad will have access to more information than a student still in The Gambia. Most public libraries and high schools in the U.S. and Europe have sections with college catalogs and comparison guides. In addition, friends living overseas will have greater access to online information via the internet, and will be able to contact admissions departments to receive information in a timely manner. The delays in international mail have caused more than one applicant to miss important deadlines. The application process can be lengthy, and one should start researching and contacting schools a full year before they expect to enroll.

In addition to individuals, there are a couple of organizations that offer advice to international students seeking to study in the U.S. The National Association for Foreign Student Affairs (NAFSA), also known as the Association of International Educators, is an organization that promotes international education in North America. While the bulk of NAFSA's activities focus on assisting American universities set up study abroad programs in other countries, they do offer some services to international students studying in the U.S. They may be reached at 1875 Connecticut Avenue, N.W., Suite 1000, Washington, D.C. 20009-5728.

NAFSA recommends the following publications for additional information. Prices and availability are subject to change, so one should contact the publishing organization before making an order.

*Funding for U.S. Study: A Guide for Foreign Nationals.* This book advises students on planning for financial

aid and describes over 600 grants and fellowships open to foreign nationals in varying fields of studies and countries of origin. It does not include financial aid offered directly by U.S. colleges and universities. The book is available from The Institute of International Education, 809 United Nations Plaza, New York, NY 10017-3580. It costs \$39.95 plus \$16 for overseas shipping.

*Complete College Financing Guide*, 2nd Edition. This publication devotes one chapter to funding for U.S. students wishing to study abroad and international students wishing to study in the U.S. It describes some scholarships and also lists other sources of information. It is available from Barron's Educational Series, Inc., 250 Wireless Boulevard, Hauppauge, NY 11788 for \$17.50 plus \$15.69 overseas shipping.

*The College Handbook - Foreign Student Supplement*, updated annually. This guide to U.S. colleges and universities for foreign students includes facts for undergraduate and graduate foreign students on enrollment, TOEFL, application deadlines, foreign student services, and housing at many U.S. institutions. It lists which colleges offer financial aid to foreign students, the total amount available, and number of award recipients. From this information one can estimate the average award size. The information is a good start, but the figures are sometimes misleading so one should contact the schools listed for further details. It may be ordered from College Board Publications, Box 886, New York, NY, 10101-0886 for \$16.00 plus \$8.31 for overseas shipping.

*Scholarships and Grants for Study or Research in the USA: A Scholarship Handbook for Foreign Nationals, 1989.* Information on financing studies in the United States with sections on receiving financial aid from U.S. colleges, U.S. foundations, and international organizations. It may be ordered from the American Collegiate Service, P.O. Box 442008, Houston, Texas 77244 for \$23.95 plus \$5.50 shipping overseas.

*The Grants Register 1991-1993.* This book is primarily intended for students at or above the graduate level who require further professional or advanced vocational training. It aims to provide full, current information on awards (scholarships, fellowships, research grants, exchange opportunities, etc.) for nationals of the U.S., Canada, the United Kingdom, Ireland, New Zealand,

Australia, South Africa, and developing countries. Available from St. Martin's Press, 175 Fifth Avenue, New York, NY 10010.

For information on obtaining a student visa, students should contact the consular office at the U.S. embassy. Many individuals who have never been abroad believe that obtaining a student visa is the biggest and perhaps only obstacle to enrolling in a university. How-

ever the requirement to demonstrate proof of financial support is designed to ensure that a student will not have to drop out after one semester, as so many are forced to when they do not come with adequate resources. While the documentation needed to obtain a student visa is comprehensive and strictly enforced, the requirements are clearly spelled out in black and white. When all the conditions are met and the paperwork is in order, obtaining the visa is not difficult.