

Veritas Prep MBA Admissions Consulting Financial Aid FAQ



What is financial aid?

The financial support a student receives from federally and privately funded sources to attend college or graduate school. Financial aid includes loans, grants, scholarships, and work-study programs.

What is federal financial aid?

Federal financial aid is financial assistance that's available through the U.S. Department of Education's Office of Federal Student Aid.

Federal student aid covers school expenses such as tuition and fees, room and board, books and supplies, and transportation. This aid can also help you pay for a computer and dependent childcare expenses.

There are three categories of federal student aid: grants, work-study, and loans.

What is privately funded financial aid?

Private Education Loans help bridge the gap between the actual cost of your education and the amount of federal student aid for which you qualify. Private loans are offered by private lenders and require no federal forms. Eligibility for private student loans often depends on your credit score.

Private education loans tend to cost more than the education loans offered by the federal government, but are less expensive than credit card debt. The federal education loans offer fixed interest rates that are lower than the variable rates offered by most private student loans. Federal education loans also offer better repayment and forgiveness options. Since federal education loans typically have better terms and are less expensive than private student loans, you should exhaust your eligibility for federal student loans before resorting to private student loans.

Private student loans typically have variable interest rates, with the interest rate pegged to an index, such as LIBOR or PRIME, plus a margin. The LIBOR index is the London Interbank Offered Rate and represents what it costs a lender to borrow money. The Prime Lending Rate is the interest rate lenders offer to their most creditworthy customers. A rate of LIBOR + 2.8% is roughly the same as PRIME + 0.0%. The spread between LIBOR and PRIME has been growing over time. So all else being equal, it is better to have an interest rate pegged to the LIBOR index, for such a rate will increase more slowly than a rate pegged to the PRIME index.

Who is eligible to receive financial aid?

To receive federal student aid, you must meet certain requirements. You must:

- Be a U.S. citizen or eligible non-citizen
- Have a valid Social Security Number (unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau).
- Register with the Selective Service if you are male and 18 to 25 years of age (go to www.sss.gov for more information).
- Have a high school diploma or a General Education Development (GED) Certificate or pass an exam approved by the U.S. Department of Education.

- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program at a school that participates in the federal student aid programs.
- Not have a drug conviction for an offense that occurred while you were receiving federal student aid (such as grants, loans, or work-study).

Also:

- You must not owe a refund on a federal grant or be in default on a federal student loan.
- You must demonstrate financial need (except for unsubsidized Stafford Loans).

Even if you are ineligible for federal aid, you should complete the FAFSA because you may be eligible for nonfederal aid from states and private institutions. If you regain eligibility during the award year, notify your financial aid administrator immediately. If you are convicted of a drug-related offense after you submit the FAFSA, you might lose eligibility for federal student aid, and you might be liable for returning any financial aid you received during a period of ineligibility.

If you have a question about your citizenship status, contact the financial aid office at the college or career school you plan to attend.

Other requirements may apply. Contact your school's financial aid office for more information.

Are international students eligible for financial aid?

International students may not be eligible for federal government aid programs (Pell Grant, SEOG Grant, Stafford Loan, Perkins Loan, PLUS Loan, and Federal Work-Study). Only US citizens and eligible non-citizens may receive federal student financial aid. US citizens have SSNs, eligible non-citizens have ARNs, and international students have neither.

What is the definition of an eligible non-citizen?

Federal financial assistance may be available to international students who qualify as eligible non-citizens. Generally, a student is an eligible non-citizen if the student is:

- A U.S. permanent resident with a Permanent Resident Card (I-551)
- A conditional permanent resident (I-551C)
- The holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing one of the following designations:
 - Refugee
 - Asylum Granted
 - Parolee
 - Cuban-Haitian Entrant

To be considered for federal financial assistance, eligible non-citizens must complete the Free Application for Federal Student Aid (FAFSA). In addition, eligible non-citizens must meet all other requirements necessary to receive federal financial assistance.

Students that are neither U.S. citizens nor eligible non-citizens are not eligible for federal financial assistance; however, these students may still be eligible for other types of aid.

What about other sources of financial aid for international students?

There may be private sources of financial aid like scholarships and aid from your home country, international organizations, US Educational Institutions, private US organizations and sponsors, and even some from the US government (not part of the federal financial aid program).

You may still be able to find other loan programs, grants, and fellowships if you want to study at a school in the United States. In some cases, you may be able to apply for a loan if you have a co-borrower who is a U.S. citizen or permanent resident who is willing to take responsibility for the loan payment. The co-borrower is the lender's insurance that the loan will be repaid if you decide to return to your home country and do not repay the loan.

The best way to find out about your loan options is to contact the schools to which you are applying and ask whether they know of any financial aid options for students who are not U.S. citizens or permanent residents.

For more information, click here <make this a hyper link to:

<http://www.edupass.org/finaid/sources.phtml>>

I am a non-traditional (i.e. older) student. Am I eligible to receive financial assistance?

Age is not a factor in determining eligibility for the Federal Student Aid programs.

How can I receive federal financial aid?

To apply for grants or loans to go to college, complete and submit the Free Application for Federal Student Aid (FAFSA).

You can apply for student financial assistance by completing and submitting the FAFSA online <http://www.fafsa.ed.gov/> . To obtain a hard copy of the FAFSA, call the Federal Student Aid Information Center at 1-800-433-3243, Monday-Friday 8 a.m. to 8 p.m. (EST). For more information, or to request additional publications on student financial assistance such as the Student Guide and Funding Your Education, call 1-800-433-3243.

How is my eligibility for financial aid awards determined?

All the financial aid forms you fill out, and any corresponding documentation, are used to determine your ability to pay for your education. Because your ability to pay for school is based on your income and assets, you should inform the financial aid office of your school in writing if you have any other special circumstances that will affect your ability to pay for your education and increase your financial aid eligibility.

When are financial aid packages awarded?

A school will put a financial aid package together for you only after you have been admitted. The school will determine for what kind of aid you will be eligible —sometimes, a combination of

merit-based and need-based assistance. Merit-based financial aid is awarded on the basis of your personal achievements, academic record, work experience, and other factors. Need-based aid is awarded on the basis of how much money you need to pay for the degree, compared with your financial resources. There are also some loans that do not require you to demonstrate need, including the unsubsidized Federal Stafford Loan.

How do schools determine your financial need?

"Financial need" is the difference between your Expected Financial Contribution (determined by the FAFSA) and the expected total cost of your education. The total cost of your education is a figure that the school determines, and it may be based on a more modest budget than you would create. For example, the school may calculate the cost of your housing assuming that you will share an apartment, or calculate the cost of transportation assuming that you will take the bus to class. It is important to understand that the school expects you to make some adjustments to your lifestyle to attend business school. For example, if you have an expensive car on which you are making payments, the school will likely consider that to be your choice and not something financial aid will cover. Also, consumer debts cannot be calculated into a financial aid budget.

In general, your financial resources determine the amount of financial aid available to you. These resources may include your income—and the income of your spouse, if you are married—and any assets you may have. Because you are a graduate student, most schools consider you an independent adult, but some schools may require financial information from your parents or guardians in order to determine your eligibility for some forms of aid, especially if you are less than 24 years of age.

Look at the financial aid sections of school Websites to find out what criteria the schools use to determine financial need.

Some schools may ask for supplemental documentation such as your most recent income tax form before they will consider awarding financial aid. If tax forms are a specific requirement, be sure to ask which forms are needed and for which year they are requested.

What happens when I'm approved for my financial aid?

Once you have been approved for financial aid, a school will send you a letter informing you of its decision on aid. You will likely have options in borrowing the money. Some schools will lend the money to you directly, and some will recommend preferred lenders for you to contact. You should study the different choices in lenders carefully and look at factors such as interest rates, servicing agreements, and other features to make the best decision. If you are awarded one or multiple loans, you will be required to complete a promissory note for each loan you accept. Some schools certify the loans electronically, whereas others will request that you complete a loan application. In most cases, the lender will send checks directly to your school. If the loan amount is greater than your tuition and other school fees, the school will typically redirect the remaining loan amount directly to you (check, direct deposit, etc.).

You must reapply for financial aid each year you wish to receive it.

If I'm an international student, do I still need to fill out the FAFSA?

Many schools will ask international students to submit a FAFSA so that they may use the data for assessing financial need. Others require students to file a FAFSA as part of their application for institutional aid. Many schools that use the FAFSA for processing foreign student aid applications require the students to submit the FAFSA directly to the school, and not to the federal processor. This bypasses the entire need for a Social Security Number.

Before filing a FAFSA, international students should ask the schools to which they are applying what procedure they should use to apply for institutional aid.

I'm ready to fill out the FAFSA. Where do I go and is help available?

Visit <http://www.fafsa.ed.gov/index.htm> to fill out the FAFSA. Help is available for each page of the application. If you need help with a specific question, click on "NEED HELP?" located at the bottom of every FAFSA page. You can also get one-on-one help from a customer service representative by clicking on "Live Help" at the top of the FAFSA page.

Is there a deadline to complete the FAFSA form?

Yes. The deadline for filling out the FAFSA pertains to each academic school year. Submit 2007-2008 FAFSA on the Web Applications by midnight Central Daylight time, June 30, 2008. Submit 2008-2009 FAFSA on the Web Applications by midnight Central Daylight time, June 30, 2009. State deadlines are normally much earlier than Federal deadlines. To find your state's deadline, select <create hyperlink here for this> <http://www.fafsa.ed.gov/before003a.htm>.

Can aid be received if the FAFSA is returned after the deadline?

Applicants may still be eligible for some awards even if they fail to complete the FAFSA by the above deadline; however, the awards that they can still receive will be limited.

Must the FAFSA be filled out every year?

Yes, the FAFSA must be filed each year for which the student wishes to receive financial aid. Furthermore, since a student's financial and/or family situation can change from year to year, eligibility for financial aid based upon this information may also change from year to year.

What are some options for financing graduate school for both domestic and international students?

Other options include assistantships and fellowships, private loans and work study awards, part-time jobs on or off campus, and full-time jobs on or off campus.

While most schools offer graduate-level scholarships based on merit or need, the hunt for "free money" takes determination, energy, and the persistence to run the application gauntlet. Contact each respective school's financial aid office to inquire about school-specific fellowships or teaching assistantships.

You might be eligible for a private or national fellowship, such as the Fulbright, Mellon, National Research Foundation, or National Science Foundation. Apply directly with each organization.

Often, the most lucrative sources for scholarships and grants are your own community, family, and personal networks. Free online services like www.CollegeAnswer.com let you create parameters to narrow and facilitate your unique scholarship search.

I have federal loans from my undergraduate studies. Am I still eligible to receive federal loans as a graduate student?

Yes. Graduate federal student loans supply financial help for graduate students enrolled at a school that participates in federal aid programs. These loans are offered by private organizations under accordance from the U.S. Department of Education through the Federal Family Education Loan Program (FFELP) and the Federal Direct Student Loan Program (FDLP).

Graduate federal student loans generally cover school expenses, including tuition and fees, room and board, books and school supplies, as well as any transportation. Loans can also help pay for technology needs (i.e., a computer) and for necessary dependent care.

Keep in mind that federal loans with the lowest interest rates and with the most options for deferring payment are awarded to those with the greatest need. Various loan types are available. You may not be eligible for all of the loan programs - your school's financial aid office determines your eligibility for both loan and non-loan programs.

There are a variety of low-interest student loans and other aid programs available to graduate students through the FFELP and Direct Loan Program. Many are similar to the undergraduate yet have higher annual loan limit amounts. Others are unique to a graduate student's specific area of study. In addition, many lenders offer private loans to meet graduate need.

Graduate Stafford Loans

Stafford Loans for graduate students are federal student loans used to supplement personal and family resources, work-study, scholarships and grants. They may be subsidized by the U.S. Government or may be unsubsidized depending on the student's financial need.

Both subsidized and unsubsidized loans are guaranteed by the U.S. Department of Education either directly or through guarantee agencies. Nearly all students are eligible to receive them (regardless of credit score or other financial issues).

Repayment of a Stafford loan does not begin until six months after the student graduates or three months after a student drops below half-time enrollment.

If a student drops below half-time enrollment, the student becomes ineligible for Federal Stafford Loans.

Federal Stafford Loans cannot be processed after the final day of the term for which the student was enrolled. Students are strongly encouraged to complete the Free Application for Federal Student Aid (FAFSA) and clear any holds that they may have on their financial aid accounts well in advance of the end of the term to ensure adequate processing time.

What is the difference between subsidized and unsubsidized graduate Stafford loans?

Subsidized loans, on which the government pays the interest while the student is enrolled at least half time, are need-based.

Unsubsidized loans, on which interest begins accruing immediately upon the loan’s first disbursement, are non-need-based.

Is there a maximum amount of money I can borrow in Stafford loans?

Yes. Federal Stafford Loan eligibility is limited by federal aggregates:

Annual Federal Stafford Loan aggregates (2007-2008)		
	DEPENDENT STUDENT	INDEPENDENT STUDENT
1ST-YEAR UNDERGRADUATE	\$3500	\$7500 (no more than \$3500 subsidized)
2ND-YEAR UNDERGRADUATE	\$4500	\$8500 (no more than \$4500 subsidized)
3RD- AND 4TH-YEAR UNDERGRADUATE	\$5500	\$10,500 (no more than \$5500 subsidized)
GRADUATE/PROFESSIONAL	N/A	\$20,500 (no more than \$8500 subsidized)

Lifetime Federal Stafford Loan aggregates	
	AMOUNT
DEPENDENT UNDERGRADUATE	\$23,000
INDEPENDENT UNDERGRADUATE	\$46,000 (no more than \$23,000 subsidized)
GRADUATE/PROFESSIONAL	\$138,500 (no more than \$65,500 subsidized)
DOCTORAL OPTOMETRY	\$189,125 (no more than \$65,500 subsidized)

How can I find out what my aggregate loan balances are?

The National Student Loan Data System (NSLDS) is the U.S. Department of Education's (ED's) central database for student aid. NSLDS receives data from schools, guaranty agencies, the

Direct Loan program, and other Department of ED programs. NSLDS Student Access provides a centralized, integrated view of Title IV loans and grants so that recipients of Title IV Aid can access and inquire about their Title IV loans and/or grant data.

To visit the NSLDS website, click here <http://www.nsls.ed.gov/nsls_SA/> [make this a hyperlink].

To access the NSLDS database, you will need your financial aid Personal Identification Number (PIN) as administered by the US Department of Education for use on all US Department of Education websites. For more information on your PIN, click here https://www.nsls.ed.gov/nsls_SA/SaFaqDetail.do?faqpage=faq2#faq2.head [make this a hyperlink].

What other loan options are available to students?

Students who need additional funds may pursue either a private loan or a Federal PLUS loan. PLUS loans are only available to graduate students or the parent of an undergraduate, dependent student.

Graduate PLUS Loan

This loan, sometimes called the GradPLUS, is available for graduate and professional students enrolled at least half-time in a program included within a formal list of participating post-secondary institutions. A PLUS Loan differs from a Stafford Loan in that it can cover a larger amount of the cost of education and has a higher interest rate. It does, however, have the same federal loan deferment and forbearance options as the Stafford Loan, so graduate and professional students can postpone repayment of their federal student loans while enrolled at least half-time in a degree or certificate program. The Federal Graduate PLUS Loan may be processed for up to the amount of the Cost of Attendance, minus any aid the student is already receiving. The loan is unsubsidized, meaning that interest begins accruing immediately upon the loan's first disbursement.

For more information click here

<<http://www.studentaid.ed.gov/PORTALSWebApp/students/english/PlusLoansGradProfstudents.jsp>> [make this a hyperlink]

Graduate Student Loan Consolidation

If a student has a series of loans, through the Graduate Stafford or PLUS, she has the option to consolidate her graduate student loans into one single debt. This results in reduced monthly repayments and a longer term for the loan, at a fixed interest rate. The term of the loan can be between 10-30 years. Although the monthly repayments are lower, the total amount paid over the term of the loan is higher than would be paid with other loans. The calculated fixed interest rate

is based on the average rate of the loans being consolidated. These rates are weighted and based on the amounts borrowed.

Private Graduate Loans

When scholarships and federal loans are not enough, private graduate loans, or alternative student loans, bridge the gap of the cost of education. Specially created for graduate students and families with unmet financial need, private loans are offered by private lenders and there are no federal forms to complete. Eligibility for private student loans often depends on your credit score.

What is the sequence of events in processing a federal education loan?

Several parties are involved in the loan process: the school, the lender, the guarantor, the disburser, and the servicer. Many times, the guarantor, disburser, and the servicer are the same organization.

Though the process may vary from school to school, here is a general flow of events:

- The student or parent borrower completes and submits the loan Application and Master Promissory Note (MPN).
- The application is certified by the school, manually or electronically, in collaboration with the guarantor and the disburser of the loan funds.
- The guarantor guarantees the loan then notifies the disburser to disburse the loan funds to the school.
- The disburser delivers, by check or electronic means, the loan funds to the school on the dates, and in the amounts and number of disbursements instructed by the school.
- The servicer for AMS then takes over the administrative duties of keeping track of the loan, sending statements, and billing the borrower when repayment begins.

What is a Master Promissory Note (MPN)?

The Master Promissory Note (MPN) is a legal document the borrower signs when obtaining a student or parent loan. In many cases, once an MPN is on file from a borrower, it can be used again, each year, for up to 10 years. **However, the borrower should initiate the PLUS loan each year. In the case of the Stafford Loan, this is achieved by completing a FAFSA each year.**

What is a guarantor?

This is an agency that insures federal education loans against default (non-payment) under the Federal Family Education Loan Program (FFELP).

What is a disburser?

This is the party that oversees the disbursement of federal education loan funds for a lender once

a borrower's application has been certified by the school and guaranteed by the guarantor.

What is a loan servicer?

A lender works with a servicer who performs tasks such as collecting payments and responding to borrower inquiries. After your loan funds are disbursed, all loan statements will come from the servicer on behalf of the lender.

What if I have trouble making loan payments?

Borrowers may request a forbearance if they are having trouble making payments. Forbearance is the temporary postponement of payment due to economic hardship. Interest is still applied to a loan during forbearance.

What is default?

This is the failure to repay a loan according to the terms agreed to in the promissory note. To avoid default, borrowers experiencing economic hardship should contact the servicer of their loan to discuss possibilities of forbearance and deferment. There are serious consequences for defaulting on a federal education loan, including withholding of income tax refunds, wage garnishment, loss of financial aid, loan collection charges, and legal action.

What is a default fee?

This is a 1% fee, of the principal loan amount, charged by guarantors for the service of guaranteeing your federal education loan. This fee is subtracted from the borrower's loan funds before they are disbursed to the school. Some guarantors and lenders may pay this fee on behalf of the borrower.

What is an origination fee?

This is a 2% fee, of the principal loan amount, paid to the federal government as a cost for insuring the federal loan program and to help offset the cost of federal subsidized loans. Some lenders, including AMS, pay this fee on behalf of the borrower.

What is capitalization?

This is the process whereby a lender adds unpaid interest to the principal balance of a loan.

Are there special loan programs for graduate MBA students?

Yes. Several lenders offer student loans customized for the needs of MBA students in addition to Federal Stafford and PLUS loans:

[Access Group](#) offers the Business Access Loan.

[Citibank](#) offers the Citibank MBAAssist Loan.

[Key Education Resources](#) offers the MBAchiever and GradAchiever loans for business and graduate school students.

[Nellie Mae](#) offers the MBA-EXCEL loan.

[Sallie Mae](#) offers the MBALOANS program.

[TERI](#) offers the PEP program for business students.

What about scholarships, fellowships, and assistantships?

A scholarship is an award of access to an institution, or a financial aid award for an individual student scholar, for the purpose of furthering his education. Scholarships are awarded based on a range of criteria that usually reflect the values and purposes of the donor or founder of the award. There are a variety of types of scholarships that students can receive. These include:

- Academic scholarships
- Selective scholarships
- Nomination scholarships
- Financial need scholarships
- School and department scholarships
- Ethnicity based scholarships

Fellowships are financial awards that require no service in return. They provide the cost of the tuition and fees plus a stipend to cover living expenses. Fellowships vary in the number of years of study they will cover, so students should not assume they will receive their awards throughout their graduate studies.

Assistantships require recipients to perform a service for the university in exchange for a salary or stipend. In many cases tuition is also provided or waived. There are three types of assistantships: teaching, research, and administrative. Teaching assistantships require students to teach an undergraduate course in their department. Research assistantships require students to assist in the research activities of a faculty member within an agreed upon number of weekly hours. Administrative assistantships require 10 to 20 hours of work each week in an administrative office of the university, such as residence life, athletics, and student activities.

Contact your school's financial aid office or the primary source for scholarship information at your school. Information about fellowships, teaching assistantships, and research assistantships may also be acquired from the department or school to which you are applying. Information about administrative assistantships may also be obtained directly from the department to which you are applying.

Can I search for scholarships on my own?

Search free scholarship and fellowship databases like those listed on the [FinAid](http://www.finaid.org/scholarships/) <<http://www.finaid.org/scholarships/>> [make this a hyperlink] site. The FastWeb database <<http://www.fastweb.com/>>, in particular, has good coverage of the awards available for international students. See also the list of [scholarship and fellowship databases](http://www.edupass.org/finaid/databases.phtml)<<http://www.edupass.org/finaid/databases.phtml>>. (Be aware that many fee-based scholarship matching services often do not have any listings of awards for international students. Most awards listed in these databases are restricted to US citizens and permanent residents. The databases may claim otherwise, but that's often because they find it easy to exploit international students.

Click here <<http://scholarships.fatomei.com/>> [make this a hyperlink] for a list of some national scholarships.

[I'm an international student. Are there specific financial aid opportunities like scholarships and fellowships that I can explore?](#)

Fulbright Program

Fulbright scholarships are awarded to approximately 4,700 graduate students worldwide each year. Applicants are required to take the TOEFL and GRE or GMAT exams. Professional education, such as medical studies, is not eligible. Fulbright students are required to be on J-1 visas for the duration of their sponsorship. For information about applying to the Fulbright Program in your country, contact the nearest US embassy or consulate, Fulbright Commission office, or educational advising center. The US Information Agency maintains information about studying in the US, the Fulbright program, and the Hubert H. Humphrey Fellowship Program, in the Educational and Cultural Exchange section of their web site, including Fulbright Commission contact information for most countries. For more information, call 1-202-619-4355, fax 1-202-619-6988, write to United States Information Agency, Office of Public Liaison, 301 4th Street, SW, Room 602, Washington, DC 20547, or visit <http://foreign.fulbrightonline.org/>

All scholarship/financial inquiries should not be made to your local embassy or Fulbright Commission. For more information, please click [here](https://foreign.fulbrightonline.org/participating_country/world_region/)<https://foreign.fulbrightonline.org/participating_country/world_region/>.

[If You Want to Study in the U.S.: Graduate Studies](#)

<http://educationusa.state.gov/graduate/pubs/iywts2.pdf> provides important basic information for international students interested in pursuing advanced degree studies in the United States.

[CGS Guide to Financing a Graduate Education](#)

<<http://www.cgsnet.org/ResourcesForStudents/financing.htm>> provides information on opportunities for research in the United States, some of which are open to international students.

[CGS Resources for Students](http://www.cgsnet.org/ResourcesForStudents/index.htm) <http://www.cgsnet.org/ResourcesForStudents/index.htm> provides information on graduate study in the United States that may help you understand student life here.

I've heard of the Consortium. What is it and who is eligible?

The Consortium

The mission of The Consortium for Graduate Study in Management, an alliance of leading American business schools and some of our country's top corporations, is to enhance diversity in business education and leadership by helping to reduce the serious underrepresentation of African Americans, Hispanic Americans and Native Americans in both the member schools' enrollments and the ranks of management. The Consortium will achieve this mission by recruiting for graduate business education qualified U.S. citizens and U.S. permanent residents from these underrepresented groups, as well as other persons who can demonstrate a commitment to The Consortium's mission and can best assist The Consortium in pursuing this mission.

Applicant Eligibility

Prospects who meet all of the following requirements are eligible to apply through The Consortium:

1. Are African Americans, Hispanic Americans, or Native Americans or U.S. citizens or U.S. permanent residents of any race or ethnicity.
2. Demonstrate a commitment to The Consortium's mission of helping to reduce the serious underrepresentation of African Americans, Hispanic Americans and Native Americans in both Consortium member schools' enrollments and the ranks of management.
3. Hold a four-year bachelor's degree from an accredited college or university in the U.S. or an equivalent degree from a foreign country.

Member Universities

Carnegie Mellon University, [Tepper School of Business](#)

Dartmouth College, [Tuck School of Business](#)

Emory University, [Goizueta Business School](#)

Indiana University-Bloomington, [Kelley School of Business](#)

University of Michigan-Ann Arbor, [Stephen M. Ross School of Business](#)

New York University, [Stern School of Business](#)

University of North Carolina at Chapel Hill, [Kenan-Flagler Business School](#)

University of Rochester, [Simon Graduate School of Business Administration](#)

University of Southern California, [Marshall School of Business](#)

University of Texas at Austin, [McCombs School of Business](#)

University of Virginia, [Darden School of Business](#)

Washington University in St. Louis, [Olin Business School](#)

University of Wisconsin-Madison, [School of Business](#)

Other Links

Scholarship links

<http://scholarships.fatomei.com/>

<http://www.studentloanborrowerassistance.org/>

National Consumer Law Center's Student Loan Borrower Assistance Project is a resource for borrowers, their families, and advocates representing student loan borrowers. This site is for people who already have student loans and want to know more about their options and rights.

<http://www.finaid.org/otheraid/grad.phtml>

<http://www.finaid.org/questions/faq.phtml#general>

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

Bank administered site discussing financial aid for graduate students

<http://www.ed.gov/about/offices/list/ous/international/usnei/us/edlite-studyus-grad.html>

The United States Network for Education Information (USNEI) has a wealth of information on education in the U.S. and around the world. The site also contains information about specific programs and institutions, scholarships, accreditation, visiting the U.S. and other related links.

Find Financial Aid

Peterson's "Find-a-School" Search Engine (with new financial aid search feature)

<http://www.petersons.com/educationusa/>

IIE Funding for US Study Online

http://www.fundingusstudy.org/wbs/cont_edit.asp

InternationalScholarships.com

<http://www.internationalscholarships.com/browse.php>

Council of International Schools Scholarship List

<http://highered.cois.org/Resources/Scholarships.htm>

OACAC List of Financial Aid Awarded to International Students

<http://www.oacac.com/docs/IntlFinAid.xls>

External Financial Aid Sites (with options for international students)

Chase Manhattan Bank	International Education Financial Aid
Citibank Student Loan Corporation	Gates Millennium Scholars Program
College Connection Scholarships	Key Education Resources
College Scholarship Search	NextStudent Loans
Educaid	Scholarship Experts
eStudent Loan	Scholarship Resource Network

Fast Web	Scholarship Resource Network
Federal Trade Commission: Scholarship Scams	Southwest Student Services Corporation
FinAid	Student Loan Network
Financial Aid Resource Center	Super College
Fundsnet Online Services	United Negro College Fund
International Education Finance Corporation	U.S. Bank Student Loans

Opportunities for Students from Different Cultural/ Ethnic Backgrounds

American Indian College Fund	Hispanic Scholarship Fund
American Indian Higher Education Consortium	Historically Black Colleges and Universities
American Institute for Managing Diversity	Historically Black Colleges and Universities
Black Collegian	Journal of Blacks In Higher Education
Black Excel: The College Help Network	Minority Scholarships and Fellowships
Department of Education/Office of Bilingual Education and Minority Languages Affairs	National Association for the Advancement of Colored People
Gates Millennium Scholars Fund	Quality Education for Minorities
Hillel: Jewish Campus Life	Tribal Colleges, Native Studies Programs, and Indian Education
Hispanic Association of Colleges and Universities	United Negro College Fund