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Today's Edition

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Cracking the dollar hunt

To get financial aid in US colleges, stay focused and master the subtle nuances of applying for it, says **Prasun Chaudhuri**



The global recession may have driven up college costs in the US but financial aid — which includes the elusive full scholarship — available in US universities hasn't dropped much, even for foreign students.

The United States India Educational Foundation (USIEF), a body affiliated to the US Department of State, confirms that funding for US-bound Indian students hasn't been significantly affected. Says Shevanti Narayan, country co-ordinator, Educational Advising Services (EAS), USIEF, "This year some schools have offered less financial aid and scholarships than what students expected, but the overall data show that several students — particularly those applying for research programmes — received substantial funding."

Arindam Roy, an education advisor at Edxcare International, a Calcutta-based education consultancy firm, agrees. "The recession hasn't had a negative impact on financial aid in US universities; there are still plenty of scholarships available," he says. Shilpi Das, deputy director of George Edcare, another Calcutta-based overseas education consultant, too hasn't seen a drop in the number of full scholarships. "The competition has got tougher, but students who follow proper guidelines while applying for aid have been successful," she says.

"Competition for all types of financial aid is tough," says Narayan. "A student should request financial aid information from the university well ahead of time (12 to 18 months before joining) and must clarify that he or she needs financial aid while filling out the application forms for admission. The criteria for selecting applicants for the different forms of financial aid vary from school to school and within departments as well. One has to read the instructions related to financial aid very carefully," she adds.

To get a full scholarship, you must be a top student, write perfect statement of purpose (SoP) essays, get proper letters of recommendation (LoRs) and have research or work experience. You also need to score high in standardised admission tests like the Scholastic Aptitude Test (SAT), Graduate Record Exam (GRE) and so on. Universities will assess all these factors to determine the competitiveness of the applicant, notes Sudarshan Saha, EAS co-ordinator, Calcutta. The best testimony to these criteria is Advrit Mukherjee who has recently joined the hallowed visual cognition lab

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Mukherjee who has recently joined the renowned world recognition of Duke University as an undergraduate student. "I am pursuing a four-year bachelor of science (BS) degree in engineering. My goal is to understand how the human eye works and build better artificial intelligence (AI) systems," says the brilliant student from Behala's Vivekananda Mission School who hails from a lower middle-class family. "I've been offered full aid comprising nearly \$54,000 a year for four years by Duke," he adds. According to a statement by the university, the average grant for 2009-2010 is estimated to exceed \$30,000.

Private education consultants, however, claim one need not be a topper to bag full funding. "Applying to colleges in the US is a complex process that needs the help of experts," says Edxcare's Roy. "We advise students not to narrow their search to just some well known institutions," he adds. Pritam Mukherjee, who bagged full scholarships to as many as four US universities this fall, is a testimony to their success. "I chose Wesleyan University in Connecticut for a PhD in microbiology because they offered me the chosen course," he says. Interestingly, Mukherjee, who completed MSc from Bangalore's M.S. Ramaiah Institute, rejected a higher offer (\$40,000 per annum) from the University of Nevada in favour of the Wesleyan scholarship (\$23,000 per annum).

George Edcare's Das too believes aspiring applicants for full aid need tailormade admission assistance. "Looking for the appropriate school and aid needs time and effort. The process can be made easier by professional consultants," she says. "Students should shun word-of-mouth advice and refrain from a herd mentality." One of their students, Rwik Sen, a BTech from Calcutta's Bengal Institute of Technology, bagged a full scholarship (\$ 1,646 a month) this year to pursue a PhD at the Southern Illinois University. "I learnt the nuances of writing a proper SoP and application letters to impress the admission offices of US universities," he says.

So does one need to hire professionals (read: private coaches) to beat the stiff competition for full scholarships? "Since we are not aware how private consultants work, we can't comment on their activities," says Narayan. "Our global network offers accurate, unbiased and timely information and guidance on how to approach US educational institutions to qualified individuals," she adds.

According to Saha, the USIEF offers free guidance as well as specialised seminars, charging a nominal annual fee (Rs 1,500). In contrast, a private consultant can charge anything between Rs 15,000 and 25,000. "If a student is highly focused and excels academically he or she — say, for instance Adrivit — can get aid, for there's no such hidden 'trick' to bag full funding. It's all very transparent," says Saha.

Bagging financial aid

- ▶ About 1,000 US scholarships are available each year to international students. More funding is usually available in the sciences — physics, chemistry, biomedical sciences — and for PhD students
- ▶ To get a full scholarship, you must be one of the top students in India, with high scores in tests like SAT, GRE and TOEFL as well as have a distinguished record in areas such as leadership and community service.
- ▶ Policies vary from school to school. Inquire directly at the International Admissions Office at each prospective school to find out the availability of funds.
- ▶ Locate institutions that have the academic programmes that interest you. Don't go just for the top colleges

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View

► Check the chosen college's financial aid web page. Some have instructions or forms for filling an appeal. If you don't see any, call the office for help.

► Financial aid is usually awarded according to a time schedule that is different from that of direct application approval. If you are interested in aid, make sure you indicate it in your initial request for information.

► Financial aid officers say the most persuasive appeals are filled by students themselves. So don't get a professional to do yours.

► Colleges award financial assistance at the beginning of the academic year; it is rarely available to students entering mid-year.

For more information log on to: www.petersons.com/educationusa

6 things to look at

Work-study jobs

Immigration rules permit international students to work up to 20 hours a week, but only on campus, during their first year of study. By working 10 to 15 hours a week, you could earn enough to pay for books, clothing and personal expenses. Typical jobs include tutoring and assisting professors/researchers.

Tuition waivers

Based on your first year grades, some colleges award partial tuition waivers.

Community colleges

Many students save thousands of dollars in tuition fees by attending community colleges for their first two years and then transferring to four-year institutions to complete their degree.
www.communitycollegeusa.com

Sports scholarships

Some US colleges offer opportunities for gifted student athletes to play for the college team as a means of paying for their education. For more information talk to the education advisor at the USIEF

International awards

Ask about financial assistance from foundations, organisations and the US government. The little aid that exists through such sources is usually earmarked for advanced graduate students. Again, talk to the educational adviser at the USIEF for more information

Loans

You may be able to negotiate a loan to fund part of your education costs. You must usually have a US citizen co-signer to act as a guarantor for any loans from US loan programmes, and in most cases you must already be enrolled in a US university before you apply.

Source:

www.educationusa.state.gov/home/financial-assistance



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