

International Student Financial Aid & Scholarship Search



What does this presentation include?

Your Financial Health

What is Financial Aid? & Other Common Questions

UC Berkeley Aid

Employment Options (in brief)

BIO Financial Aid Program

Scholarships & Search Tips

Loans

Handling Financial Stress

How's Your Financial Health?



1. I put money into savings every month.
2. I have three months' worth of expenses saved.
3. I pay my bills on time, every time.
4. I stick to a monthly budget.
5. I pay off my credit card balance every month.
6. I keep track of every financial transaction.

What's Your Diagnosis?



- 5+ True responses = Fiscally Fit
- 3–4 True responses = More Exercise
- 1–2 True responses = Diet

Top Tips & Resources

Set financial goals



Create a spending plan



Identify ways to reduce spending



Plan for emergency



<http://financialaid.berkeley.edu/money-matters-101>

What is Financial Aid?

“Financial Aid” has several definitions

1. Federal & state funds

- Limited to U.S. citizens & some others (NOT F&J)
- FAFSA, Pell Grants, Federal Work-study, Stafford Loans, etc
- Used on UC Berkeley Admissions & Financial Aid website

2. Any financial other assistance including:

- Scholarships, Grants, Fellowships
- Need-based and merit-based private funds
- Some U.S. government programs & home country programs
- Loans
- International students may qualify for certain

Financial Aid Common Questions

- **What about Work-study?**
 - On-campus federally subsidized hourly-wage job program
 - Awarded with financial aid package
 - Int'l students NOT eligible
 - However, if position is not filled, non-work study students may be considered (it never hurts to ask when looking for on-campus jobs)
- **What is the difference between a grant, fellowship, & scholarship?**
 - Not much difference & often used interchangeably
 - Wording can depend on funding source and purpose of funding
- **What is the role of a Co-Signer in a loan?**
 - Someone who is legally obligated to repay the loan if you do not/cannot make payments

Financial Aid Common Questions

What is the difference between need & merit based aid?

- Merit-based aid : Usually given as a scholarship, grant or prize
 - Need to show that you **deserve** the money based on ability/category
 - Awarded for:
 - outstanding academic achievements
 - special talents
 - leadership potential
 - nationality
 - other personal characteristics
- Need-based aid : Can be given as any sort of aid
 - You will need to show that you **need** the money to continue your studies
 - Bank statements, tax reports, personal essays

Aid from UC Berkeley

- **Admissions Office**
 - Evaluated & offered as part of your Admission package
 - Int'l students are not eligible for Federal & State “Financial Aid”
- **Students are automatically (*by invitation only*) considered for certain awards & prizes throughout their education**
 - Regents & Chancellors Scholarship, Cal Opportunity Scholarship, Award for Freshmen, University Medal, Departmental Citations
- **College/Department funds**
 - Mostly for Graduate students & researchers, but it never hurts to ask

Aid from UC Berkeley cont'd...

- **Prizes & Honors Office**

- Rewards creative expression & scholarly achievement
- Open to any major
- Categories in Film/video, Folklore, Latin Translation, Integrity, Jewish Studies, Humanistic thought, Music, Philosophy, Photography, Poetry, Political Science, & Writing
- Undergraduate: http://students.berkeley.edu/finaid/undergraduates/types_prizes.htm
- Graduate: http://students.berkeley.edu/finaid/graduates/types_prizes.htm

- **Graduate Fellowships Office**

- 2/3 of graduate students receive awards
- Outreach & counseling for undergraduates & post-docs
- <http://grad.berkeley.edu/financial/deadlines.shtml>

Aid from UC Berkeley cont'd...

- **Undergraduate Research Apprentice Program**
 - <http://research.berkeley.edu/>
- **Cal Alumni Association (Undergraduates only)**
 - The Leadership Award
 - <http://alumni.berkeley.edu/community/scholarships>
- **Berkeley International Clubs**
 - <http://international.berkeley.edu/international-berkeley-clubs>
 - <http://studentcentral.berkeley.edu/>

Aid from UC Berkeley cont'd...

- **Cal Student Central**

- Deferred Payment Plans: 5 installments (Pay attention to deadlines!)
- Emergency Loans
 - Living Expense Loan (up to \$1,000)
 - Loans for Fees (up to \$1,300) to get you registered
 - Interest-free & due within 60 days

- **Parent Support**

- Transfer, Re-entry & Student Parent Center (<http://trsp.berkeley.edu/>)
- Student Family Assistance:
http://grad.berkeley.edu/financial/student_family.shtml
- Subsidized Early Childhood Education Program
- Emergency Back-Up Child Care Program
- Child Care Reimbursement for GSRs & Student Employees

Employment Options

- **On-Campus Employment**

- Find one through Callisto or word of mouth
- Library, Residence Halls, Labs, Academic dept, RSF
- Limited to 20 hrs/week during semester

- **CPT/AT**

- Internship (can be paid)
- Part time in Fall/Spring, Full-time in summer
- Need to be enrolled in units (CPT only)
- Need authorization from the Berkeley International Office

- **OPT/AT**

- After you graduate
- Full time work authorization
- Apply in your last semester

- **Career Center Resources**

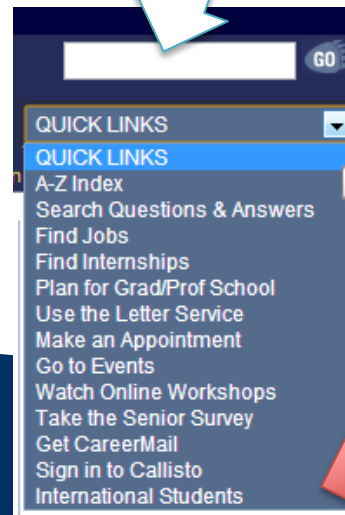
<https://career.berkeley.edu/>

- Callisto



- Career website for Int'l Students

<https://career.berkeley.edu/IntnlStudents/IntnlStudents.stm>



Berkeley International Office (BIO) Financial Aid Program

BIO Financial Aid

GOAL

- To help students who have short-term, unexpected need
- Emergency funding towards your tuition, fees & living expenses
- Need-based for students nearing graduation
- Will not fully fund your tuition & fees

WHEN

- Offered 2 times per year
 - Fall & Spring, announced through Friday News, on website

TYPES OF AWARDS

- Undergraduate Tuition Award
- Undergraduate Scholarship (fall only)
- Graduate Tuition Award
- Graduate Parent Grant

Undergraduate **BIO** Aid

Eligibility for UG Tuition Award & Scholarships

- Demonstrate financial need by explaining changes in financial situation
- Have completed 2 consecutive semesters at UC Berkeley
- Have completed at least 60 units
- Registered full-time (unless you have approval to be less)
- Have received no more than 2 semesters of Need-Based BIO aid in the past (does not include scholarship)

Application

- Online application, personal statement, and uploaded Parent Statement
- Scholarship requires “Scholarship Data Form” uploaded

Graduate BIO Aid

Eligibility for Graduate Tuition Award

- Demonstrate need by explaining unexpected changes in financial situation
- Have completed 2 consecutive semesters at UC Berkeley
- Registered full-time (unless you have approval to be less)

Eligibility for Parent Grant

- must have a child/children living with you in California

NOT Eligible

- Student on self-supporting programs such MFE and LLM
- Students on filing fee status
- Students on *in absentia* are *not eligible for the Parent Grant* but are eligible for the Tuition Award

Application

- Online application, 2 personal statements

BIO Aid

Evaluation criteria (for all need-based awards)

- Financial need & essays evaluated by BIO Financial Aid Committee
- Statement of need & **changes** in financial situation from initial enrollment
- Personal statement (& Parent Statement) are the most important
- Representation across academic disciplines
- A review of each student's CARS account
- Special consideration for students enrolled in Doctoral programs

Shih Loan Program

Shih Loan Program: http://internationaloffice.berkeley.edu/students/current/shih_loan

- Made possible by Mr. & Mrs. Jeff & Constance Shih's generous donation
- Must have been enrolled for 2 semesters
- Administered through BIO and Billing & Payment Services
- **Social Security Number** is required; U.S. Co-Signer **may** be required
- Loan is interest free while you are in school
 - Must be repaid beginning 6 months after completing studies
 - 5% interest charged at time of 1st payment
- Limited to one loan per academic year (Fall/Spring)
- Maximum amount per year = Tuition & Fees for one semester
- Total amount of debt cannot exceed 1 year of Tuition & Fees
- Applications available at BIO & will require an interview

Medical Fund through BIO

Medical Fund

- Provides assistance to students with outstanding medical bills for unanticipated medical expenses
- Fund pays the provider/bill directly
- Bills must be attached to the application
- Lifetime limit of \$500
- Applications available at BIO

Bottom-line

- Students in severe financial distress should meet with a BIO Advisor in person during Drop-In Advising Hours
 - **Monday-Friday 10am-12pm and 1:30pm-4pm**

Scholarships

Where to look and Tips for Applying

Scholarships

The basics of scholarships

- Many are limited to U.S. Citizens or PR, but some are available for YOU!
- Usually, will not cover all educational costs
- Mostly highly competitive
- Process can be highly time-consuming, even for small grants, examples:
 - Essays or Projects
 - Transcripts
 - 2 or 3 Recommendation/reference letters
 - Interviews
- **Not only based on GPA**
 - Personal characteristics, leadership qualities, and extracurricular activities such as clubs, & volunteering/public service can be important

Scholarships cont'd...

Where to start your search

- Scholarship Connection

<http://scholarships.berkeley.edu/>

- Search the Database
- Search by "Type of Award"
- Select your categories
 - Undergrad, Grad, major, etc
- Citizenship: Other Visa Status

Citizenship

- U.S. Citizen
- Permanent Resident
- Other Visa Status
- AB540

Welcome to the Scholarship Connection Website

Scholarship Connection is UC Berkeley's clearinghouse for information on scholarships that are funded by sources outside the University. The Scholarship Connection website is run by the Office of Undergraduate Research and Prestigious Scholarships (OUR). We receive hundreds of scholarship notices each year. Competition for these awards may be local, national, or international in scope, and scholarship deadlines and requirements vary.

Students may search for scholarships on the Scholarship Connection online database. To stay up to date on available

OUR Scholarships Office

5 Durant Hall #2940

Coordinator/Advisor:
Alicia Hayes

Email:
ourscholarships@berkeley.edu

Search the Scholarships Database

Search By

[Deadline Month](#)

[Type of Award/ Eligibility Criteria](#)

- [Underrepresented Group](#)
- [Scholarship Name](#)

Scholarships cont'd...

Where else to search?

- Berkeley International Office <http://internationaloffice.berkeley.edu/aid>
 - List of additional external scholarships for int'l students
- Student & Professional Organizations (campus, community, and national)
 - Honor Societies & Major/field specific professional organizations
- Non-profit organizations
 - Think, who do they serve?
- Religious Groups
- Your home government/embassy
- Immigrant community
 - Cultural Centers & Associations

Scholarships cont'd...

Using External Search Engines

- Use only **free** search engines
 - If someone wants you to pay for access to a database or pay to apply for a scholarship, it is a SCAM! Don't do it!
- There are many, many free and very good databases out there
- **Pro:** large database, searchable, customizable to your profile, email alerts
- **Con:** can be overwhelming to sort through, can take a lot of time to research
- **Pro:** because of the time & effort scholarship searches and applications require, some scholarships go unclaimed because no one applies for them

Scholarships cont'd...

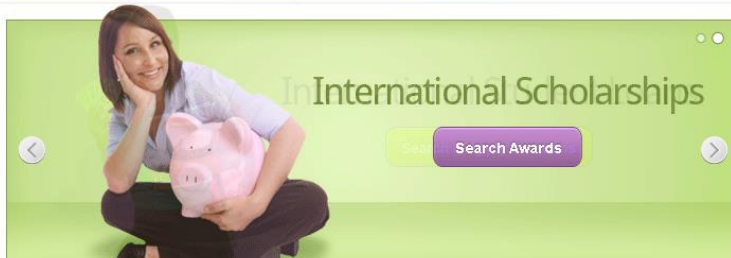
Some External Search Engines

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

For international students & study abroad only; information on loans & blogs about the scholarship search

iefaf

Home Scholarships Loans Blog Resources About



International Financial Aid and College Scholarship Search

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

Online community of int'l students with many articles & tips. Financial Aid section has list of scholarships, but is not searchable

A screenshot of the Abroadplanet website. The header includes the site logo and a tagline: "This is online community of international students studying in the USA. The site where students help thrive during their stay in America." Below the header is a navigation menu with links for Survival Guide, Colleges & Universities, Financial Aid, Study English, and Exchange Students. A dropdown menu for "Select your home country" and a "Join Us" button with a Facebook icon are also visible. The main content area features a section titled "International Students Portal" with the subtitle "Practical guide for studying in the USA". It includes a brief description of the site's purpose and a call to action: "Ask Your Questions and Get Live Help for Free!". A map of the United States is shown, with various states highlighted in different colors.

Scholarships cont'd...

Some External Search Engines

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

For int'l students; incl. financial planning tools, lists of scholarships & links to other databases for specific majors, countries. Links to Fastweb.

<http://edu.fastweb.com>

Huge, comprehensive database (not just for int'l students). Can create your profile & manage your applications. Very popular.



The SmartStudent™ Guide to Studying in the USA



[Site Map](#) [About eduPASS](#)

College Admissions

Need help choosing a college and getting in? This section tells you how to find the school that's right for you and provides a useful calendar and checklist.

Financing College

How much does a US education cost, and how will you pay for it? Find the answers here, plus the best sources of financial aid for international students.

Free Scholarship Search

Need money for college in the USA? Use FastWeb's free scholarship search to find awards, sponsors & bursaries.

English as a 2nd Language

Learn about English classes, the TOEFL exams, teaching styles, and common errors.

Passports and Visas

F-1, J-1, and M-1 visas, INS forms, employment restrictions, and other immigration issues.

Traveling to the USA

Read advice on packing and how to get here from there.

Cultural Differences

Stereotypes, polite behavior, and other American customs.

Living in the USA

Look here for housing, money, shopping, mailing, safety, health care, and other topics.

Ask the Advisor

Get personalized answers to your questions.

Other Resources

This section features credential evaluation, placement services, the history of the USA, and other miscellaneous topics.

[SEARCH](#)

fastweb!



Scholarship Search Tips

Tips for Applying

- Finding Scholarships
 - Define your search well – use a database. Will save you time & energy by filtering out ones you do not qualify for
- Choosing Scholarships: Be selective!
 - Who are the scholarship selectors looking for?
 - Demographics, majors, citizenship, what you plan to do with the \$
 - Is the scholarship worth the time I will spend on it?
- Obtaining Applications
 - Most will be online, but many still are paper-based & may require calling for more information & mailing in an application
 - Figure this out early so you have enough time!

Scholarship Search Tips cont'd...

Tips for Applying

- Gathering Materials
 - Pay attention to the details: components, deadlines, ink color, type of file, etc
 - Scholarship application:
 - Basic Biographical cover page; recommended to TYPE, not hand write
- Personal Statement
 - One of the most critical parts of the application
 - Opportunity where you get to present a real whole picture of yourself as a person and a student
 - Do not just repeat what is on your resume/transcript
 - Cater it to the purpose of the scholarship

Scholarship Search Tips cont'd...

Tips for Applying

- Letters of Recommendation
 - Extremely important
 - Make a point of establishing relationships with your professors early
 - Should come from faculty who are familiar with you academically & personally
 - *Letters from people who know you well are far more valuable than letters from well-known people who know you less well and who might write, at best, a form-like letter.*
 - Ask in person (if possible) & have a conversation about your plans & aspirations
 - Recommenders should also focus the letter on the purpose of the scholarship
 - Provide your recommender with enough information about the scholarship, your resume (if applicable) and with enough TIME (a few weeks)
 - Career Center video: <https://career.berkeley.edu/Letter/Letter.stm>

Scholarship Search Tips cont'd...

Tips for Applying

- Transcripts
 - Unofficial : you can print yourself from Bear Facts
 - Official : Order through Bear Facts from the Office of the Registrar (regular, rush & special processing times); sent by mail or pick-up
- Resume
 - Remember to list all activities, involvement, honors, community service, etc
- Completing the process
 - Pay attention to deadlines: postmark vs receipt

Scholarship Search Tips cont'd...

What can you do **now** to prepare & make yourself competitive?

- Maintain a high GPA (3.0 & above is really great)
- Take challenging classes
- Get involved in campus activities & take leadership roles
- Participate in community service activities
- Pursue academic activities
- Be aware of current events (political, cultural, literary)
- Get to know your professors and GSIs!
 - Office hours
 - Show interest in their research
 - Volunteer to help

Loans

- Institutional loans for international students are very limited
- Federal loans are not an option for F & J
 - Stafford, Pell, Perkins
- Private loans
 - Will usually require a U.S. citizen/Permanent Resident as a co-signer
 - Beware of very high interest rates due to lack of credit history
 - Check with your bank about loan options
 - Shop around & always read the fine print
 - UC Preferred Lender List: http://www.ucop.edu/student-affairs/_files/loans/

Handling Financial Stress

1. Discern between what you can control or do & what you cannot control or do
2. Pay attention to your own stress level
3. Seek help & support
 - Berkeley International Office
 - Advising: Monday-Friday 10am-12pm and 1:30pm-4pm
 - Tang Center - Self Help Resources
 - Appointments, group talks, & workshops on stress management
 - Self-Help Resources: <http://uhs.berkeley.edu/students/counseling/selfhelp.shtml>

Reminder of Key Resources

- Berkeley International Office
 - <http://internationaloffice.berkeley.edu/aid>
 - Advising: Monday-Friday 10am-12pm and 1:30pm-4pm
- Scholarship Connection
 - <http://scholarships.berkeley.edu/>
 - ourscholarships@berkeley.edu
- Career Center
 - Special section just for international students
 - <https://career.berkeley.edu/IntnlStudents/IntnlStudents.stm>
- Financial Literacy Mentors
 - One-on-one mentoring starting Spring 2015 semester
 - Website tutorials & resources
 - <http://financialaid.berkeley.edu/prosper-financial-literacy>

Thank you!

Questions?

BIO Contact Info: internationaloffice@berkeley.edu

Financial Literacy Resources

<http://financialaid.berkeley.edu/prosper-financial-literacy>