

# financing graduate education in the USA



«Is the best grad program the one that gives you money?»

IN THE UNITED STATES, YOU WILL HAVE ACCESS TO QUALITY GRADUATE EDUCATION ON A SCALE AVAILABLE NOWHERE ELSE. THE KEY TO RECEIVING ADMISSION WITH FUNDING IS TO DISTINGUISH YOURSELF FROM THE COMPETITION BY RESEARCHING OPPORTUNITIES AND ENHANCING YOUR APPLICATION.

HERE'S HOW:

## RESEARCH SOURCES OF UNIVERSITY FUNDING AVAILABLE TO YOU

**Funding from universities for graduate study comes in a variety of forms, including:**

- **FELLOWSHIPS AND TUITION SCHOLARSHIPS:** These are awarded by the university's graduate school, and are based on the student's overall merit or academic strength. Usually, the graduate school selects fellowship or tuition scholarship recipients, but candidates are sometimes asked to submit a separate application. Recipients do not have to work for the university in exchange for these funds.
- **RESEARCH ASSISTANTSHIPS (RA):** Professors apply to outside sources (foundations, agencies, etc.) for funds to conduct research, and then select graduate students to assist them. Many students apply their RA work towards their thesis research. RA funding consists of a tuition waiver plus a monthly stipend that covers your living expenses. Both half and full RA's are available.
- **TEACHING ASSISTANTSHIPS (TA):** Departments determine the need for TA's in undergraduate classes, and professors who teach those classes select graduate students to assist them in teaching, leading discussion sections, running labs, or grading assignments. TA's have the opportunity to build important teaching skills that will help them when they become professors. TA funding consists of a tuition waiver plus a monthly stipend that covers living expenses. Both half and full TA's are available.
- It is occasionally possible to get a TA in a department other than the one in which you are studying. For example, an engineering graduate student might be awarded a TA in the department of mathematics, or a social sciences/humanities graduate student might be awarded a TA in the department of his/her native language (e.g., French, Spanish, Chinese, Russian, etc.).
- **GRADUATE ASSISTANTSHIPS:** Departments sometimes employ administrative assistants in positions that provide partial funding.

**Maximize Your Investment:**

- The main types of costs involved in study in the United States are tuition and fees, plus living costs. These vary widely, which gives you some control over the costs involved in your education.
- Look for universities that offer the best educational value for money, and for state universities that offer 'out-of-state tuition waivers' to international students.
- Take as many courses as you can manage, including summer term, to finish quickly.
- Apply to be a Resident Assistant in an undergraduate dormitory, which provides free housing (but a lot of distractions).



There are also other types of work that can cover a smaller portion of your costs:

**- CAMPUS JOBS:** U.S. Immigration allows you to work a maximum of 20 hours per week on campus without special authorization while school is in session. A wide variety of jobs are available though most are clerical or computer-oriented, and pay a relatively low wage. An on-campus job may cover the cost of books, clothing, and personal expenses, but will not be adequate to cover tuition or rent.

**- INTERNSHIPS:** These are off-campus jobs that provide practical experience in your field of study. They are particularly common in professional fields. Payment varies, and you must obtain work authorization from U.S. Immigration. The international student office of your university can help you with on- and off-campus employment opportunities.

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## ENHANCE YOUR APPLICATION :

- 1 To find information on funding sources, start with IIE's [www.fundingUSstudy.org](http://www.fundingUSstudy.org), and apply only to those institutions whose eligibility requirements you meet fully.
- 2 Visit your local EducationUSA advising center, where you will find a wealth of resources to help you in your search, as well as professional educational advisers who can answer your questions.
- 3 You can also visit [EducationUSA](http://EducationUSA), where you will find databases of graduate programs and a wide range of comprehensive, reliable, and current information on all accredited institutions of higher education in the United States. The Peterson's Guides to Graduate & Professional Programs provides details such as how many students in each department receive funding, and the types and amounts of funding awarded.
- 4 As you shortlist universities with graduate programs that meet your specific needs, go to each department's website and study it thoroughly. Because professors control teaching and research assistantships, it is in your best interest to communicate with them and make them understand what you will contribute to their research. From the university's website, and websites such as [www.scholar.google.com](http://www.scholar.google.com) and [www.scholarly-societies.org](http://www.scholarly-societies.org), you can learn about professors and their research.



## TAKE THE NEXT STEP :

In summary, here are some things that you can do to increase your chances of graduate admission with funding:

- Research thoroughly all possible options.
- Select departments where there are professors who will be interested in supporting your research. Contact your EducationUSA adviser and use [our website](#) to find the best fit.
- Apply to the programs that have the most funding available for your field of interest.  
**Tip: The best graduate program is the one that gives you money.**
- Be prepared to pay for the first semester, so that when they see your abilities, you could become eligible for funding.
- Professors control assistantships: communicate with them and show relevant experience that you can contribute.
- **Enhance your application to maximize financial aid:**
  - Score as high as you can on GRE/GMAT and TOEFL or IELTS.
  - Learn to write a superior statement of purpose.
- **Cultivate effective recommendations.**
- **Submit professional and polished applications on time.**
- Apply to as many universities as you can.
- The early bird gets the worm: Start your planning at least one year before you intend to enroll, and submit completed applications before January 1 for entry the following August.



### What Do Fulbrighters Do?

*Fulbrighters are more than students, scholars and teachers. They are valuable contributors to the exchange of knowledge, skills, ideas and mutual understanding.*

The Fulbright Program operates in over 155 countries worldwide and is based on binational partnerships and open, merit-based competition for a variety of grants to and from the United States.

- \*The Fulbright Foreign Student Program enables graduate students, young professionals and artists from abroad to conduct research and study in the United States.
- \* The International Fulbright Science and Technology Award provides grants to exceptional foreign graduate students for doctoral study at leading U.S. institutions in science, technology, engineering and related fields.

Contact a [U.S. embassy](#) or [Fulbright Commission](#) about specific programs and opportunities.

Feel free to contact the admissions coordinator and professors with constructive questions about available funding and how to qualify for it. They should know you before they receive your application!

### Sample questions to ask the departmental coordinator:

- How many first-year international graduate students received financial assistance?
- What are some common factors demonstrated by students who are selected for admission with full funding?

**GOOD LUCK! APPLYING FOR FUNDING FOR GRADUATE STUDY IS HARD WORK,  
BUT YOUR EFFORT WILL PAY OFF FOR THE REST OF YOUR LIFE.**

## ADDITIONAL RESOURCES :

### Print Resources (available at your EducationUSA Advising Center):

- **Peterson's Graduate and Professional Programs**, a comprehensive 6-volume set describing virtually all graduate programs in the United States and Canada, published annually.
- **Getting What You Came For: The Smart Student's Guide to a Master's or Ph.D.**  
Robert L. Peters, Farrar, Straus, Giroux.
- **Graduate Admissions Essays: Write Your Way into the Graduate School of Your Choice.**  
Donald Asher, Ten Speed Press.

### Online Resources: EducationUSA Advising Centers

A good starting point for international students, providing a clear, concise introduction for people unfamiliar with the U.S. system of graduate education. Click on publications, and download the booklet, If You Want to Study in the United States: Graduate and Professional Study and Research.

[www.educationUSA.state.gov](http://www.educationUSA.state.gov)

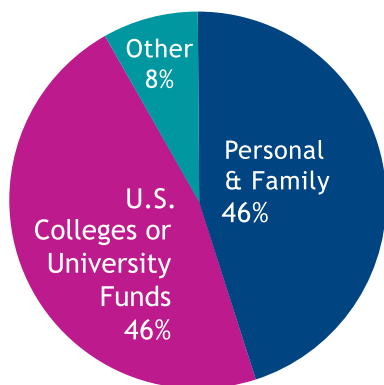
### Writing a Statement of Purpose

- See "Writing Your Statement of Purpose for Grad School" and "Ten Tips for Better Writing":  
[www.accepted.com](http://www.accepted.com)
- Review Rensselaer Polytechnic Institute's clear directives on writing the statement of purpose for your graduate application: [www.rpi.edu](http://www.rpi.edu)

## GRANTS AND RELATED RESOURCES :

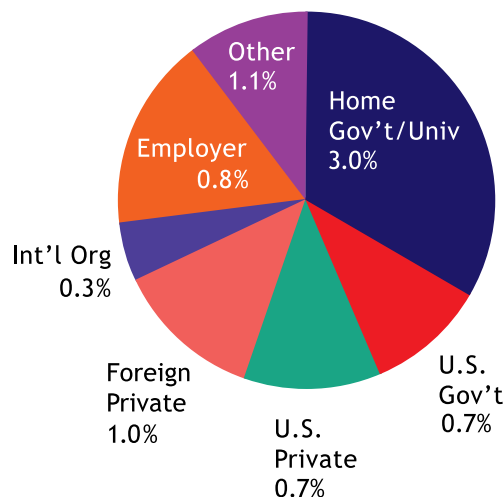
- Links to [External Financial Aid Resources](#):
- *Funding for US Study Online* is a database of scholarships, fellowships and grants organized and maintained by the Institute of International Education (IIE). [www.fundingusstudy.org](http://www.fundingusstudy.org)
- [Harvard's Graduate Guide to Grants](#)
- [Michigan State University's database](#), the most comprehensive of all, covering a wide range of funding issues.
- [Cornell University's database](#), efficiently organized.
- [North Carolina State University's database](#)

## Primary Source of Funding: International Graduate Students



Source: IIE Open Doors, 2008

## Other = 8%



EducationUSA advisers in 170 countries provide accurate, unbiased information about all accredited U.S. higher education institutions. Find your EducationUSA center at: [www.educationUSA.state.gov/centers](http://www.educationUSA.state.gov/centers).



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