

Cost Effective Ways to Study in the US



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How can I afford to study in America?

- Combination of personal savings, scholarships, loans, financial aid
- Keeping an open mind – a university you've never heard of might be the best one for you!
- Choose a location with a lower cost of living
- Research universities individually
- Contact universities directly with queries
- Don't forget to calculate hidden costs: transportation, books, supplies, food, rent, etc



What kinds of universities are in America?

Public (State)

- Funded/subsidized by state governments
- Lower tuition fees
 - In-state vs. Out-of-state tuition
- Average Out-of-state tuition is \$23,890

Private

- Funded by donations, fees, grants, alumni
- Tuition fees higher than public
- Student body size smaller
- Offer less subject areas
- Average private tuition is \$32,410 per year

Community Colleges

- 2-year junior college programs, transfer to a 4 year university
- Significantly lower fees



**Most Expensive
Public Out-of-State Tuition**
University of Michigan (MI)
\$47,476 per year

**Low-Cost Public
Out-of-State Tuition**
Florida Polytechnic University (FL)
\$4,940 per year

Minot State University (ND)
\$6,810 per year

University of South Florida (FL)
\$17,324 per year

Kent State University (OH)
\$18,714 per year

**Most Expensive Private
University Tuition**
Columbia University (NY)
\$59,430 per year

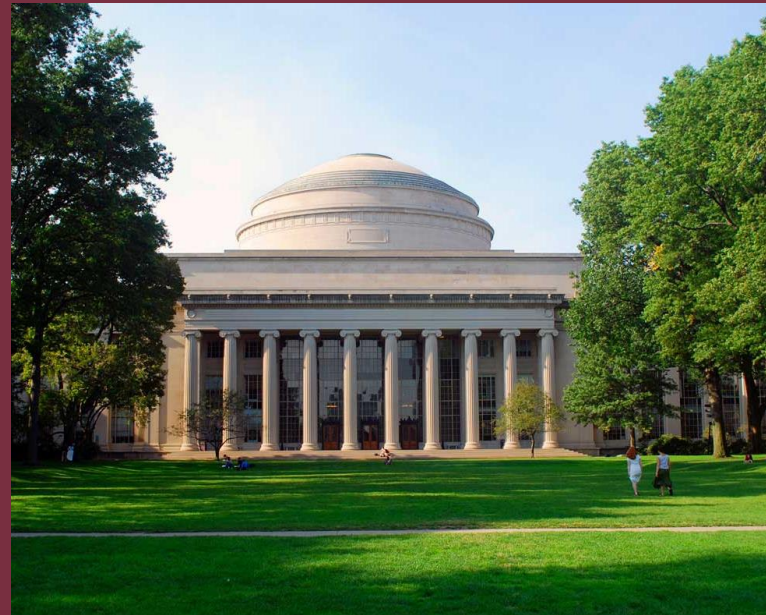
**Low-Cost Private
University Tuition**
Brigham Young University (UT)
\$11,580 per year

Wilmington University (DE)
\$11,904 per year

Metropolitan College of
New York (NY)
\$18,604 per year

Can I get a student loan to study in America?

- International students are not eligible for US Federal Student Aid
 - Usually pay higher fees than domestic students
- UK student loans are not available for those studying their entire degree course overseas
- May receive financial aid or funding packages from the university, but competition is strong



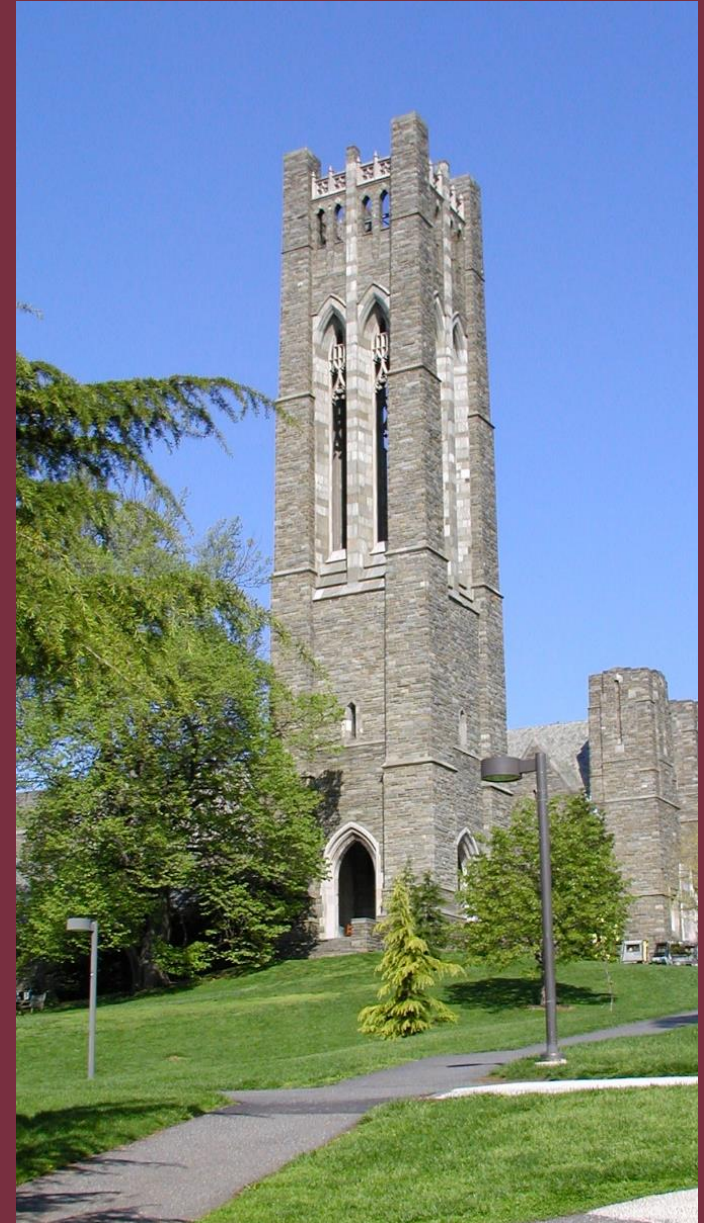
Can I get a scholarship?

- Highly competitive!
- Many to choose from – no centralised system to look at all options
- University-specific scholarships
- Private scholarships
- Many international scholarships are aimed at minority, STEM or post-graduate students
- Smaller scholarship awards are not enough to cover any significant costs
- Do your research!



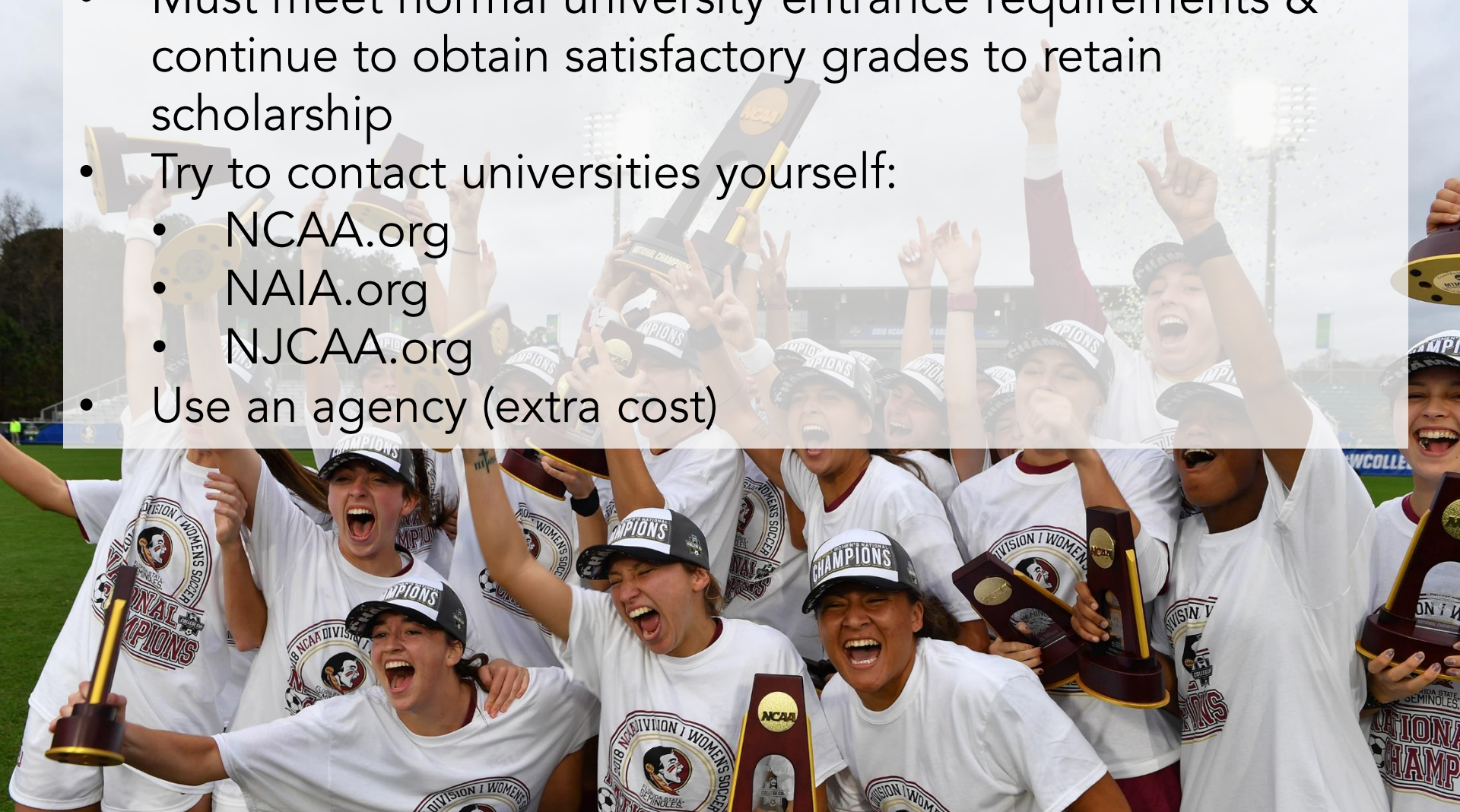
Can I get a scholarship?

- **Merit-based**
 - Awarded for academic or extracurricular achievement
 - Highly competitive
 - Can be awarded from the university or externally
- **Need-based**
 - Majority for US residents, but some universities will offer for international students
- Each university will offer different scholarships!



Sports Scholarships

- Start researching early ~2 years before graduation
- Highly competitive!
- Must meet normal university entrance requirements & continue to obtain satisfactory grades to retain scholarship
- Try to contact universities yourself:
 - NCAA.org
 - NAIA.org
 - NJCAA.org
- Use an agency (extra cost)



Working Whilst Studying



- F1 visa – different conditions for employment
- Allows work up to 20 hours per week on campus during term time; full-time during term holidays
- Supplemental income; cannot be used to prove financial resources for the year

Working Whilst Studying



- **Optional Practical Training (OPT)** to work off-campus
 - After one year of enrolment, no job offer required
- **Curricular Practical Training (CPT)** work required for your degree/academic credit, job offer required
 - After studying one year, job must relate to major
- **Recognized International Organization** – work for an organization approved by the State Department (ex Red Cross, WHO, WTO, etc); job must relate to major

Helpful Websites

IEFA: iefa.org

Funding for US Study: fundingusstudy.org

eduPASS: edupass.org

International Scholarships: internationalscholarships.com

Scholarship Portal: scholarshipportal.com

Education USA: educationusa.state.gov



Florida State University First Year Abroad Program

- Admitted students spend first year of studies at London, Valencia, Florence, Panama campus
- Upon successful completion of year, students eligible to pay in-state tuition
 - Out-of-state tuition: \$21,683 per year vs
 - In-state tuition: \$6,516



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