# **International Funding Resources**

# Below are a few programs providing loans and fellowships to international students:

#### Advance Africa

<u>Advance Africa</u> is an International Non-governmental Organization. Every year they enable thousands of students in developing countries get scholarships and further their education.

### The American-Scandinavian Foundation (ASF)

ASF offers fellowships, grants and research program funding for research in the U.S.

# **CMB Next Generation Fellowships**

The <u>CMB Next Generation Fellowships</u> offer financial support for international Master's degree study in the fields of Health Policy and Systems Sciences. The fellowships are intended to train a new generation of potential leaders in these fields in China. Applicant must be a Chinese citizen, currently resident in mainland China. Support for Fellows consists entirely of training abroad, in fulfillment of a Master's degree.

# International Education Financial Aid (IEFA)

<u>IEFA</u> is a resource for financial aid information for students wishing to study in a foreign country. International Scholarships.com

Premier financial aid, college scholarship and international scholarship resource for students wishing to study abroad. See site.

### Institute of International Education (IIE)

<u>Programs</u> include the Fulbright Program and Gilman Scholarships. IIE provides many resources and information for International students.

# Leo S. Rowe Pan American Fund

The <u>Leo S. Rowe Pan American Fund</u> program provides student loans to qualified persons from Latin American and Caribbean countries, as well as member nations of the Organization of American States to help finance higher education studies in the United States. The assistance is founded on the understanding that recipients, upon completing their studies, will be in a position to provide their respective countries the benefit of their training.

### **Pilot International Foundation**

Scholarships for international health professionals studying abroad.

# **International Search Engines:**

- <u>International Research and Exchanges Board:</u> IREX administers various fellowships for non-degree studies as well as one- and two-year graduate degree studies in the US for foreign nationals within 11 areas of study.
- Paul and Daisy Soros Fellowship for New Americans
   The Paul and Daisy Soros Foundation supports "new Americans:" any individual who is a resident alien (i.e., holds a Green Card), has been naturalized as a US citizen, or is the child of two parents who are both naturalized citizens.

   Applications can be submitted online at <a href="https://oas.soros.org/pds/">https://oas.soros.org/pds/</a> Applications are due November 1.

# **Country-Specific:**

### Armenia:

• The Luys Foundation: The Luys Foundation provides scholarships allowing Armenian students to study at the world's top universities. Scholars must show ambition to contribute to society, while demonstrating integrity of character, interest in and respect for others, and the ability to lead. Students applying to the Luys Foundation must be Armenian, Citizens of Armenia or of Armenian descent. Applications are due April 1.

### Australia:

 <u>Australia to US Fellowships:</u> The American Australian Association awards individual Fellowships for advanced study in the United States of up to US\$30,000 each year. The Fellowships build on existing strong social and economic partnerships and foster intellectual exchange between the United States and Australia. Applicants must be Australian citizens in a full time graduate program. The application deadline is April 15.

### Belgium:

- Belgian American Education Foundation: <a href="http://www.baef.be/documents/home.xml?lang=en">http://www.baef.be/documents/home.xml?lang=en</a> Up to \$100,000 interest free loan.
- Fernand Lazard Foundation: http://www.redweb.be/lazard/ (interest free loans)
- Fonds voor Wetenschappelijk Onderzoek-Vlaanderen: <a href="http://www.fwo.be/">http://www.fwo.be/</a>

### Canada:

- <u>Bank of Montreal</u> must have Canadian cosigner
- Can Learn: http://www.canlearn.ca/eng/postsec/getloan/index.shtml
- Toronto Dominion Bank: <a href="http://www.tdcanadatrust.com/student/graduate.jsp">http://www.tdcanadatrust.com/student/graduate.jsp</a>
- Organization of American States (OAS) Fellowships Programs: For Canadian citizens or permanent residents, the OAS scholarship provides tuition, benefits, and administrative costs not to exceed US \$30,000.
- <u>The Canadian Federation of University Women (CFUW/FCFDU)</u> The Federation promotes higher education for women through its Fellowships and Awards Program. Applications are due November 1st.
- <u>John Gyles Education Center</u>: The John Gyles Education Center awards \$3,000 scholarships to both US and Canadian citizens with a GPA of 3.5 or greater. The deadline is June 1 of each year.

# China:

Bank of China Educational Loans: The Bank of China offers loans to Chinese nationals or residents for up to 80% of tuition and miscellaneous fees (including travelling abroad). The interest rate for loans of the same grade stipulated by the People's Bank of China applies to the lending rate for educational loans. The repayment period is normally arranged between 1 and 6 years:
 <a href="http://www.bank-of-china.com/en/static/index.html">http://www.bank-of-china.com/en/static/index.html</a>. Some students from Hong Kong have also secured loans through the Bank of China, Hong Kong Branch.

### Colombia:

Colsubsidio Loan Program: For Colombian students studying abroad in graduate educational programs. Beneficiaries must be working with companies affiliated with Colsubsidio. Up to 100% of tuition and living expenses, depending on loan repayment capacity. Partial disbursements will be made according to academic calendar. Interest and loan insurance premiums monthly repayments, must be made during school period. Grace period for capital and interest repayment is contemplated of up to six months after school completion. Nominal 1.39% monthly in arrears (18% per annum). Interest rate may be revised according to Colsubsidio credit policies.

- <u>Colombia Colfuturo Scholarship Program:</u> For Colombian students studying abroad in graduate educational programs. Award is a maximum of \$25,000 per year and a maximum two year stay abroad. Students must agree to return to Colombia within one year of finishing their programs.
- <u>Colombia Colfuturo Loan Program:</u> For Colombian students studying abroad in undergraduate and graduate educational programs. Maximum loan amount is \$25,000 per academic year. Students must provide two cosigners with loan repayment capacity.
- <u>Fundacion Educativa Centralseguros, FEC</u>: Loan maximum \$10,000 according to loan repayment capacity may need a second cosigner depending on permanent residence in Colombia and guarantors with real estate. Repayment period up to 48 months and a 6 month grace period. Annual interest rate 25.19% for one individual and 19.56% for a group.
- <u>Icetex</u>: Maximum loan amount \$16,000. Two cosigners required. Interest rate 18.30% annually.
- Educational Lines of Credit Social Compensation Funds
  - o Cafam
  - o <u>Compensar</u>

#### Costa Rica:

Ministry of Foreign Affairs: <a href="http://www.rree.go.cr">http://www.rree.go.cr</a>

# Eastern Europe:

- **Georgia**: http://www.drf.org.ge/?lan=en
- Vladimir and Olga Poder Fund: Awarded to Estonian speaking students http://www4.gsb.columbia.edu/financialaid/mba/awards/interschool

### Europe:

• The American-Scandinavian Foundation (ASF): Offers over \$500,000 in funding to Scandinavians to undertake study or research programs in the United States for up to one year. Applicants must be citizens of Denmark, Finland, Iceland, Norway, or Sweden. The number and size of awards can vary greatly between countries. Contact the cooperative organization for your region. Details are listed on the website.

### Egypt:

 Onsi Sawiris scholarship program: http://www.orascomci.com/index.php?id=onsisawirisscholarshippro

#### Finland:

- Finland Foundation: <a href="http://www.finlandiafoundation.org/Scholarships">http://www.finlandiafoundation.org/Scholarships</a>
- The League of Finnish-American Societies: <a href="http://www.sayl.fi/">http://www.sayl.fi/</a>

### Hungary

• <u>Hungarian-American Enterprise Scholarship Fund:</u> The Hungarian-American Enterprise Scholarship Fund's (HAESF) offers a \$25,000 graduate scholarship for Hungarian citizens wishing to study in the United States. The deadline to apply is April 15.

# India:

- University Grants Commission: Provides a list of some loan schemes: http://www.ugc.ac.in/
- Bank of India: <a href="http://www.bankofindia.co.in/english/home.aspx">http://www.bankofindia.co.in/english/home.aspx</a>
- Credila Education Loan Services: <a href="http://www.credila.com/">http://www.credila.com/</a>
- Global Student Loan Corporation/HSBC Mumbai: www.globalslc.com
- Indian Bank: <a href="http://www.indian-bank.com/education.php">http://www.indian-bank.com/education.php</a>

- State Bank of India: http://statebankofindia.com: Under Personal Banking
- State Bank of Travancore: <a href="http://www.statebankoftravancore.com/home.htm">http://www.statebankoftravancore.com/home.htm</a>
- Narotam Sekhsaria Foundation www.nsscholarship.net
- Debesh-Kamal Scholarship for Higher Studies Abroad: http://www.sriramakrishna.org/scholarship.php
- Inlaks Shivdasani Foundation: http://www.inlaksfoundation.org/
- JN Tata Endowment for the Higher Education of Indians: http://www.dorabjitatatrust.org/
- KC Mahindra Education Trust: <a href="http://www.mahindra.com/How-We-Help/Foundations/K.C.-">http://www.mahindra.com/How-We-Help/Foundations/K.C.-</a>
   Mahindra-Education-Trust

### Italy:

- Banca Sella <a href="https://www.sella.it/banca/mutui">https://www.sella.it/banca/mutui</a> e prestiti/prestiti/prestiti di onore.jsp, Up to 50,000 euro
- <u>National Italian American Foundation Scholarship</u> is available for Italian-American students having at
  least one ancestor who has emigrated from Italy, and who demonstrate outstanding potential, and
  high academic achievements. Candidates must apply <u>online</u> and submit all application pieces by
  midnight Pacific Standard Time, March 4. Contact Alexandra Dall with questions regarding
  scholarships by phone: +1 202-939-3118, or email: <u>adall@niaf.org</u>.
- The John R. Mott Scholarship Foundation: http://www.mottscholarship.org/index.asp

### Korea:

KB Financial: https://www.kbfg.com/Eng/index.jsp

### Mexico:

- FUNED: http://funedmx.org/
- Conacyt Scholarship
- Banco de México: http://www.banxico.org.mx
- Contact CBS alum Ricardo Ortiz de Montellano, Email: <u>ricardo.ortiz@alvarezpuga.com.mx</u> or Tel: +52 (55) 4160 6322
- LUMNI www.lumni.com.mx

### Peru:

• Banco de Credito: <a href="http://www.viabcp.com/zona">http://www.viabcp.com/zona</a> publica/01 persona/index.html. Those interested in receiving more information should contact Mr. Ruben Robles directly at 511 442-8642 x5251.

### Russia:

- Bank BSGV: www.bsgv.ru/
- Loan program for those who want to return to Russia to work in public service
  - Overview: http://www.forbes.ru/sobytiya-column/vlast/81885-nenuzhnoe-obrazovanie
  - Draft
     of decree <a href="http://www.economy.gov.ru/minec/about/structure/depsoc/doc20120426\_06">http://www.economy.gov.ru/minec/about/structure/depsoc/doc20120426\_06</a>

### Singapore

- Citibank Singapore: http://www.citibank.com.sg/
- May Bank: <a href="http://info.maybank2u.com.sg/index.aspx">http://info.maybank2u.com.sg/index.aspx</a>
- RHB Bank, Contact Yvonne Leow at: yvonne leow@rhbbank.com.sg or call: 62253111 ext 200

## Spain

- Interest free loans for Spanish citizens: https://www.educacion.es/ico/timeout.do
- Credito Manaña, Bank: Caja duero: Conditions: Loan at Euribor rate. Up to 100.000€
- Prestamo Renta Universidad: Bank: Government through any of many banks to choose, Conditions:
   No interest rate. Up to 35.000€
- Banco Santadar: http://www.santander.com/
- Citibank Espana: http://www.citibank.com/spain/consumer/spanish/index.htm
- <u>Eduarda Justo Foundation:</u> The foundation is accepting submissions from all applicants from Spain, giving priority to outstanding applicants from Almeria.
- <u>Fundación La Caixa</u>: La Caixa is the biggest saving bank in Spain. It offers 225 scholarships to study
  postgraduate courses in Spain and abroad (either masters or PhDs); 45 are specifically earmarked for
  the U.S. The funds are awarded on a merit basis and cover tuition and fees, living and traveling
  expenses, health insurance and visa costs. Applications open in January and are due the end of April.
- <u>Fundación Pedro Barrie de la Maza</u>: Created in 1966 by Pedro Barrié de la Maza, who was closely linked to Banco Pastor (one of the top 10 Spanish banks). Since 1971, the foundation has been chaired by his widow, Carmela Arias y Díaz de Rábago, Countess of Fenosa. The foundation offers scholarships to study postgraduate courses abroad (Europe, USA and Asia). Only Galicians can apply.

# **United Kingdom**

- http://www.direct.gov.uk/en/index.htm
- <u>The James and Mary Dawson Scholarship:</u> St. Andrew's society of Washington D.C. awards several \$5,000 scholarships for Scots coming to the USA for graduate or post graduate study. The deadline for applications is June 30 of each year.

# Vietnam

- <a href="http://www.acb.com.vn/en/index.php?option=com">http://www.acb.com.vn/en/index.php?option=com</a> content&view=article&id=522:loans-for-overseas-study&catid=57:loans&Itemid=14
- http://www.sacombank.com.vn/Pages/default.aspx
- <a href="https://www.techcombank.com.vn/Desktop.aspx/Personal-Banking/Consumer-Loans/SECURITIES">https://www.techcombank.com.vn/Desktop.aspx/Personal-Banking/Consumer-Loans/SECURITIES</a> COLLATERALIZED LOAN/

Columbia makes no representations, warranties or guarantees that the financing options presented in this document are the most attractive terms available to international students. In addition, please note that Columbia University is not a lender and is not engaged in rendering legal, accounting, financial planning, or other professional services. Any agreements entered into with the providers whose products are included here will exist solely between the provider and the student, and Columbia assumes no obligation or liability in connection with any such agreements. We recommend that you consult with your own expert advisors before making educational financing decisions.

Please contact the Financial Aid office if you know of additional scholarship, fellowship or loan programs available in your country. Email: <a href="mailto:sphfinaid@columbia.ed">sphfinaid@columbia.ed</a> 212-305-4113

Last updated: March 15, 2013