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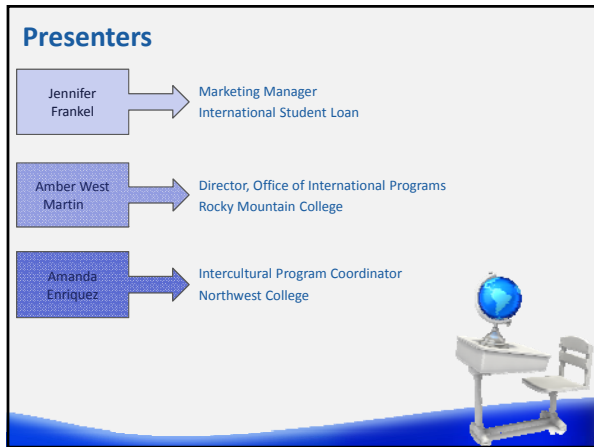
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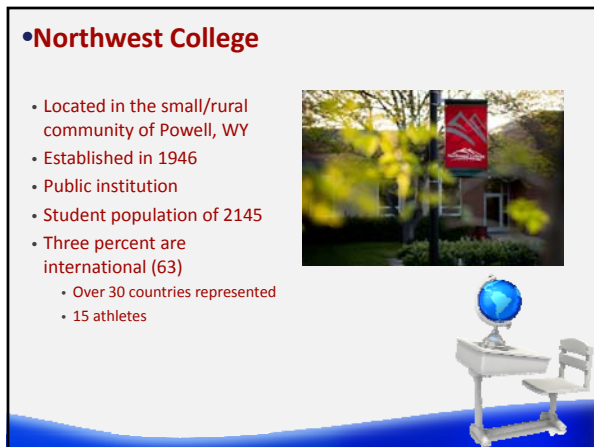
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### Rocky Mountain College

- Billings, Montana
- Established in 1878
- Private Liberal Arts
- Student population of 1000
- 7% International Students
  - Sweden
  - UK (England, Ireland, Scotland)
  - France
  - Canada
  - Haiti



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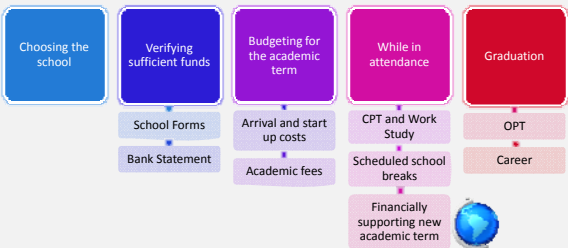
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### Plight of an International Student



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### What Students have to pay

<b>Northwest College</b>	<ul style="list-style-type: none"><li>• Tuition/Fees</li><li>• Housing &amp; Food</li><li>• Books/Supplies</li><li>• Health Insurance</li><li>• International Student Orientation</li><li>• Placement Test</li><li>• Personal Spending Money</li><li>• Extra fees for special programs (i.e. Equine Studies, Art/Photography, Aviation, Field Trips)</li></ul>
<b>Rocky Mountain College</b>	<ul style="list-style-type: none"><li>• Tuition/fees</li><li>• Meals/housing</li><li>• Insurance</li><li>• Books</li><li>• Fees for special programs (i.e. Equine Studies, Art/Photo, Aviation)</li><li>• Personal Spending</li></ul>



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### •Proof of Funds



- Depends on the school but students are typically required to show proof of funds for one year or until the date of their I-20, DS-2019
- Bank statement, employment letters (TA/GA letters), conditional loan approval, letter of support



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### •Types of Financial Aid/Scholarships

You are going to be excited to hear what Johnny has to say!

#### NORTHWEST COLLEGE

- Merit awards (based on academic performance)
  - Trapper Scholarship (limited to 2<sup>nd</sup> year students)
  - Athletic or talent based

#### ROCKY MOUNTAIN COLLEGE

- Merit awards (based on academic and test performance)
  - RMC Grant (transfers only)
  - Dean Award
  - Presidential Award
  - Trustee Award



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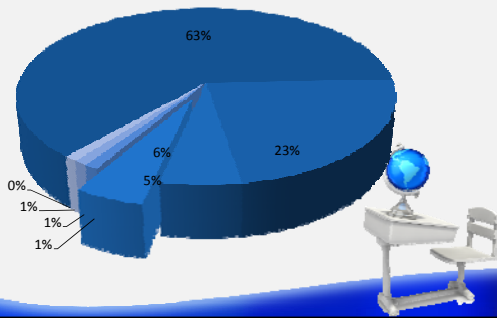
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### •Primary Sources of Funding 2010 - 2011

- Personal and Family Funds (63%)
- Home Government/University (6%)
- U.S. Government (1%)
- Other Sources (1%)
- U.S. college or University (23%)
- Current Employment (5%)
- U.S. Private Sponsor (1%)
- International Organization (0%)



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**•What happens when a student says:**

Speech bubbles:

- I didn't know about any of these fees (special programs, etc.)!
- My parent/sponsor lost his/her job!
- My parent/sponsor had a major emergency medical issue!
- My parent/sponsor accounts were frozen due to political unrest!

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**•Potential Options:**

<b>Payment plans</b>	<b>Work Study</b>	<b>Scholarships</b>	<b>Working off campus</b>
RMC Dependent on amount due	RMC Are there positions available on campus? Will the amount assist in the deficit?	RMC Emergency funds built in to prevent attrition due to surprise situations	Has the student been on campus for the 1 year requirement?
Northwest College Students have to meet with our Finance Director	Northwest College Positions are very competitive. International students are only allowed to work 20 hours/ week. How much will this amount truly help?	Northwest College No scholarships. No emergency funds. Sometimes, we will work with our administration to see what kind of financial help we can get.	RMC If yes, then take the steps to assist student in filling out the I-765 Northwest College Assist the student in filling out necessary paperwork Can the student apply for financial hardship?

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**•Where to turn?**

• Gift Aid	• Paid Back
Scholarships	Loans
Grants	
Fellowships	

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### Scholarships, Grants and Fellowships

Most of aid for international students are privately funded – based on merit and are limited for international students.

- Home government or embassy
- Private organizations (U.S. and international)
- Foundations and Philanthropies
- International agencies
- Colleges and universities

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### Scholarships, Fellowships and Grants:

- [IEFA.org](http://IEFA.org)
- [FundingUSStudy.org](http://FundingUSStudy.org)

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### International Student Loans

Which of these can an international student apply for and attain?

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**•Finding the Right Loan**

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graph LR; A[Find a lender that works with international students] --> B[Lenders must work with a school as the loan amount has to be approved by the institution]; B --> C[Get approval and receive loan upon arrival];
```



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**•How it Works**

- Apply online
- Borrow total cost of education
  - Minus any other financial aid!
- Need a US cosigner
  - US citizen or US permanent resident
  - Good credit history
  - Lived in the US past 2 years
- Initial approval within 2-6 weeks



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**•International Student Loan Considerations**

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graph LR; A[Interest rate] --> B[Repayment Period]; B --> C[Income upon graduation];
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## International Student Loans: InternationalStudentLoan.com

**International Student Loans:**  
InternationalStudentLoan.com

International education is booming! Last year more than 700,000 international students came to the USA to study in US universities and colleges. A record number and more than 170,000 US students studied abroad, also an all-time high. However, studying abroad often requires financial assistance. We work with you to find the best loan option for your needs, and we'll help you get the most out of your study abroad experience. International Student Loan is here to help. We offering a variety of international student loans, ranging from short-term to long-term, and we'll help you find the best loan option for your needs. We'll help you find the best loan option for your needs. We'll help you find the best loan option for your needs.

**Compare Student Loans**  
Get the best loan for your needs. Compare the best loan options for international students. We'll help you find the best loan option for your needs. We'll help you find the best loan option for your needs.

**How do you get International Student Loans?**  
International education is booming, and more students are studying abroad. We'll help you find the best loan option for your needs. We'll help you find the best loan option for your needs.

**Responsive Student Lending**  
We're here to help you find the best loan option for your needs. We'll help you find the best loan option for your needs.

**Lenses: US, Bing, Pro**  
• Search Engine Optimization  
• Responsive Design  
• Mobile-Friendly

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## Compare Lenders for International Students

**International Student Loan.com**

**Private loan option(s) for University Of Florida Gainesville**

**Options**      **Benefits and Information**

**COMPARE LENDERS**

**SUNTRUST**

- Choice of fixed or variable interest rate
- Graduation Reward: 1% principal reduction per year!
- Applying with a co-signer may increase your chances of getting approved

**Apply Now >**

**Charter One**

- Zero fees & fixed rate option
- Apply with a co-signer and increase chances for a lower interest rate
- Choose your repayment option: immediate, interest only or deferred

**Apply Now >**

**FIRST UNION**

- No payments while in school!
- Quick and easy application process
- Discounted APR: 2.27% variable<sup>1</sup> to 3.74% fixed<sup>2</sup> and NO origination fees

**Apply Now >**

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## Thank You

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