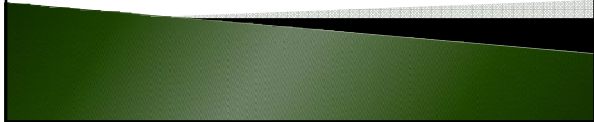


Help International Students Fund Their Education

NAFSA Region IV Conference
October 30, 2012 - St. Louis, Missouri




Presenters

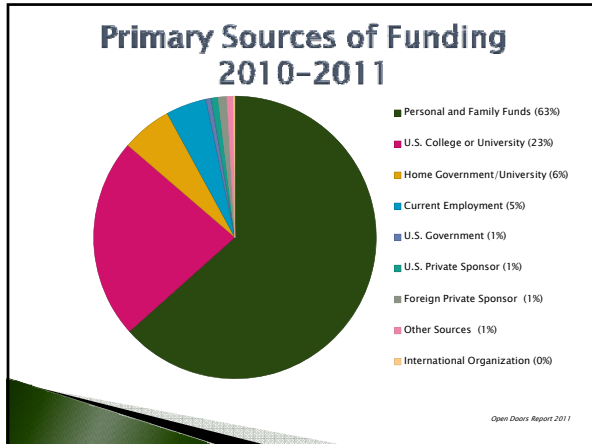
- ▶ Jennifer Frankel
Marketing Manager
International Student Loan
- ▶ Ronnie Walker
Director of Multicultural Affairs
Dickinson State University

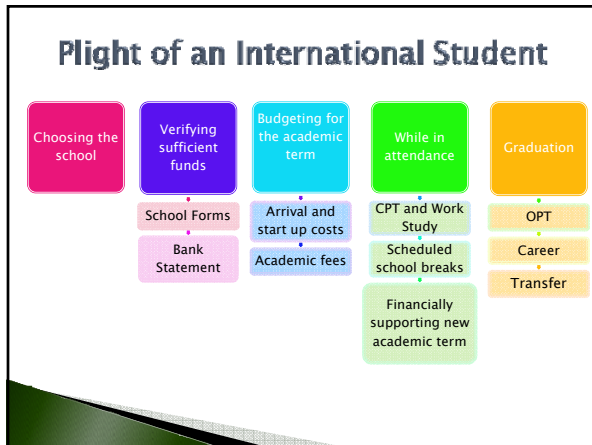


Objectives

- ▶ Understanding the reality of financial options for international students
- ▶ Understanding key decision points for students as they navigate funding education
- ▶ A clear picture of international financial aid resources internally and externally







Choosing a School

What is a student's budget and what is your value proposition?

- Rural v. Urban
- Private v. Public
- Community College v. Four-Year Institution
- Financial Assistance v. Personal Funds

Be transparent!


Types of Financial Aid/Scholarships

DICKINSON STATE UNIVERSITY

- ▶ Numerous merit awards (based on academic performance)
- ▶ Athletic awards
- ▶ Diversity awards
- ▶ Tuition waivers



What happens when a student says:



I didn't know about any of these fees (special programs, etc.)

My parent/sponsor lost his/her job!

My parent/sponsor accounts were frozen due to political unrest!

My parent/sponsor had a major emergency medical issue!

Potential Options:

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

Employment: Work in the USA

- ▶ On-Campus Employment
- ▶ Curricular Practical Training (CPT)
- ▶ Optional Practical Training (OPT)
- ▶ Severe Economic Hardship (USCIS)



Who Can You Turn To: Institutional Support

- ▶ Alumni Association(s)
 - Can your alumni associations help you develop a scholarship fund?
- ▶ International Clubs
 - Involvement on campus can include mobilizing clubs to raise funds for scholarships.
- ▶ Student Organizations
 - Many schools have international organizations (like a Chinese student association) – can they help?

External Free Money

- ▶ Scholarships
- ▶ Grants
- ▶ Fellowships
- ▶ Assistantships





Scholarships, Fellowships and Grants:

IEFA.org

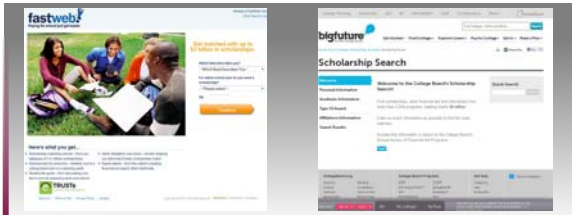
FundingUSStudy.org

Scholarships, Fellowships and Grants:

InternationalScholarship.com

AbroadPlanet.com

Scholarships, Fellowships and Grants:



edu.fastweb.com

bigfuture.collegeboard.org

Bridge the Gap: International Student Loans

- Stafford Loan
- Perkins Loan
- Direct Loan

Which of these are available to an international student?

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

International Student Loans: InternationalStudentLoan.com

Compare Student Loans

Get the answers you need to get the right loan for you. Use our online tool to compare the best international student loans for your needs. You can compare the best international student loans for your needs. You can compare the best international student loans for your needs. You can compare the best international student loans for your needs.

Responsible Student Borrowing

Be responsible for your student loans. Don't borrow more than you need. Don't borrow from the wrong lender. Don't borrow from the wrong lender. Don't borrow from the wrong lender.

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Compare Lenders for International Students

Private loan option(s) for University of Florida Gainesville

Option(s)	Benefits and Information
SUNTRUST	<ul style="list-style-type: none"> Choice of fixed or variable interest rate Graduation benefit: 3% principal reduction per year! Applying with a cosigner may increase your chances of getting approved
Charter One	<ul style="list-style-type: none"> 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
WELLS FARGO	<ul style="list-style-type: none"> No payments while in school! Quick and easy application process Discounted APR: 2.97% variable¹ to 6.27% fixed² and NO origination fees

International Student Loan Considerations

- ▶ Interest Rate
- ▶ Repayment Period
- ▶ Income Upon Graduation

Final Thoughts

- ▶ Find out what financial options exist at your school
- ▶ If international students appear at your door looking for financial guidance:
 - Know the different funding options
 - Help them bridge the gap



Thank you!

Any Questions?

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