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Financial aid for studies in the U.S.

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# Financial Aid Guide For Studies in the United States

Leo S. Rowe Pan American Fund



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# Financial Aid Guide

## for studies in the United States:

The Financial Aid Guide for Higher Education in the Americas is a compilation of data (description, phone number, e-mail, and website), by country, to study abroad. It includes scholarships, fellowships, grants, and loans available for Latin American and Caribbean students.

The information is not under the control of the General Secretariat of the Organization of American States (GS/OAS) and is provided as a convenience for readers of this booklet. The GS/OAS is not responsible for the contents of the links included in the lists, nor does the GS/OAS hereby endorse or approve the links' contents. The GS/OAS, its personnel, and the OAS make no warranty, express or implied, as to the accuracy or completeness of any of the information in this booklet and are not liable, jointly, or in any other way for the expense or damages of any kind incurred as a consequence of its use. If the user of this booklet is dissatisfied with the information contained herein, his/her sole and exclusive remedy is to cease using it.

# Scholarships, Fellowships, Grants, and Loans for Latin American and Caribbean Students

## The Organization of American States

**The OAS Scholarship programs** offer scholarship opportunities for academic studies through the Regular Scholarships Program, the OAS Special Caribbean Scholarships Program (SPECAP) and the Partnerships Program for Education and Training (PAEC). [scholarships@oas.org](mailto:scholarships@oas.org) / <http://www.oas.org/en/scholarships>

**The Rowe Fund program** grants interest-free student loans to Latin American and Caribbean citizens to help them cover the last two years of undergraduate, graduate, doctorate studies or research in the United States. [rowefund@oas.org](mailto:rowefund@oas.org) / <http://www.oas.org/en/rowefund>

## Antigua and Barbuda

### Antigua and Barbuda Board of Education

The Board manages finances generated by the Education Levy, provides bursaries and information about scholarships for Antigua and Barbuda nationals.

(268) 463-9025-8 / [abboe@abboardofeducation.com](mailto:abboe@abboardofeducation.com) / <http://abboardofeducation.com/scholarship>

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## Argentina

**BEC.AR** (Argentine Presidential Fellowship in Science and Technology) offers government sponsored scholarships to pursue master's degrees in U.S. universities in STEM fields. (5411) 4326-3959 / [becar@jefatura.gob.ar](mailto:becar@jefatura.gob.ar) / <https://www.argentina.gob.ar/becar/en>

## The Bahamas

**The Lyford Cay Foundation, Inc.** offers scholarships to qualified applicants to study abroad. (1-242) 362-4910 / [info@lyfordcayfoundation.org](mailto:info@lyfordcayfoundation.org) / <https://www.lyfordcayfoundation.org/programmes/scholarships/>

**Ministry of Education** offers scholarships to qualified applicants. (1.242)502-2700 / [www.ministryofeducationbahamas.com/copy-of-scholarship-forms](http://www.ministryofeducationbahamas.com/copy-of-scholarship-forms)

## Barbados

**The Barbados Scholarships and Exhibitions** offers government sponsored scholarships for undergraduate studies. (1-246) 535-0600 / [info@mes.gov.bb](mailto:info@mes.gov.bb) / <http://www.mes.gov.bb/>

**The Student Revolving Loan Fund** offers subsidized loans financed by the Government of Barbados. (1-246) 535-0834 / [office@srflloan.edu.bb](mailto:office@srflloan.edu.bb) / <http://srflloan.edu.bb/>

## Belize

**Ministry of Education, Youth and Sports** provides a list of scholarships, fellowships, loans and grants available for citizens of Belize. (501) 822-2380 / <http://www.moe.gov.bz/resources/scholarships/>

## Bolivia

**Scientific and Technological Sovereignty Scholarships** are government sponsored scholarships for graduate studies abroad in STEM fields. (591) 220-0379 / [becas@snap.gov.bo](mailto:becas@snap.gov.bo) / <http://www.becasbolivia.com>

**EDUCA-PRO** offers student loans for studies abroad. [informaciones@fundapro.org.bo](mailto:informaciones@fundapro.org.bo) / <http://www.fundapro.org.bo/fundapro/>

**CIDEP Foundation** offers student loans for higher education. (591) 354-2200 / [cidep@cotas.com.bo](mailto:cidep@cotas.com.bo) / [www.fundacidep.org.bo](http://www.fundacidep.org.bo)

## Brazil

**Ciencia Sem Fronteiras - SMP (Brazilian Scientific Mobility Program)** offers government sponsored scholarships for graduate studies and research in science, technology, engineering, and mathematics (STEM field). [www.cienciasemfronteiras.gov.br/web/csf-eng](http://www.cienciasemfronteiras.gov.br/web/csf-eng)

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Facebook: [www.facebook.com/rowefund](https://www.facebook.com/rowefund)

**CNPq** (National Council for Scientific and Technological Development) offers government sponsored scholarships and loans. [www.cnpq.br/](http://www.cnpq.br/)

**CAPES** (Coordenadoria de Aperfeiçoamento de Pessoal de Nível Superior) offers government sponsored scholarships. [www.capes.gov.br](http://www.capes.gov.br)

**FUNDACRED** (Fundación de Crédito Educativo) offers student loans for higher education. (51) 4007-2302 / [faleconosco@fundacred.org.br](mailto:faleconosco@fundacred.org.br) / [www.fundacred.org](http://www.fundacred.org)

## Chile

**BECAS** Chile (CONICYT) offers government sponsored scholarships for graduate and doctoral studies with an emphasis on PhDs in STEM fields. (56) 2-2406-6000 / [tecnicosparachile@mineduc.cl](mailto:tecnicosparachile@mineduc.cl) / [www.conicyt.cl/becasconicyt/](http://www.conicyt.cl/becasconicyt/)

**Technicians for Chile** is a government sponsored scholarship program which includes the U.S. as a destination for students. (56) 2-2406-7393 / [tecnicosparachile@mineduc.cl](mailto:tecnicosparachile@mineduc.cl) / <http://www.tecnicos.mineduc.cl/>

## Colombia

**COLCIENCIAS** provides funding for doctoral study abroad in the science, technology and engineering fields. 01-800-091-4446 / [contacto@colciencias.gov.co](mailto:contacto@colciencias.gov.co) / <https://www.colciencias.gov.co/portafolio/fondo-fjc>

**COLFUTURO** provides financial support in the form of partial scholarships and loans to Colombian citizens for graduate programs abroad. (57) 1-340-5394 / [www.colfuturo.org](http://www.colfuturo.org)

**ICETEX** is a specialized public institution that promotes higher education by combining its own and third party funds to provide educational loans to study abroad. (57) 1-417-3535 / [relaciones\\_interna@icetex.gov.co](mailto:relaciones_interna@icetex.gov.co) / <http://www.icetex.gov.co>

## Costa Rica

**CRUSA** supports exchange programs to the United States mainly at the graduate level in STEM fields. (506) 2246-5656 / [info@crusa.cr](mailto:info@crusa.cr) / <http://www.crusa.cr/?s=becas>

**CONAPE** offers student loans for undergraduate and graduate studies. 2772 1782 / <http://www.conape.go.cr/>

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**“I am able to positively contribute to a transforming sector”.**  
*General Manager and a former Rowe Fund beneficiary from Jamaica.*

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## Dominica

**Government of the Commonwealth of Dominica** sponsors merit-based scholarships through the Ministry of Education. (1-767) 266-3000 / [cscentren@dominica.gov.dm](mailto:cscentren@dominica.gov.dm) / <http://www.dominica.gov.dm>

## Dominican Republic

**MESCYT** (Ministry of Education, Science and Technology) offers government sponsored scholarships for studies abroad. (1-809) 731-1100 / [info@mescyt.gob.do](mailto:info@mescyt.gob.do) / <http://www.mescyt.gob.do/becas-internacionales/>

**FUNDAPEC** offers loans for various higher-level studies (including studies abroad). (1-809) 689-4171 / [servclientes@fundapec.edu.do](mailto:servclientes@fundapec.edu.do) / [www.fundapec.edu.do](http://www.fundapec.edu.do)

**INICIA EDUCACIÓN** is a private scholarship program open to Dominican citizens to pursue a master's degree in the United States. (617) 495-5255 / [ana\\_paola\\_cueva@harvard.edu](mailto:ana_paola_cueva@harvard.edu) / <https://www.laspau.harvard.edu/program/inicia-educacion/>

## Ecuador

**BECAS SENESCYT** (Secretaría de Educación Superior, Ciencia, Tecnología e Innovación) offers government sponsored scholarships for undergraduate and graduate studies. 1800 (736-372) / <http://servicios.senescyt.gob.ec/proceso/becas/>

## El Salvador

**FANTEL scholarships:** Government sponsored scholarships from the Ministry of Education of El Salvador. (503) 2254-2300/ (503) 7786-0252 / [informacion@becasfintel.gob.sv](mailto:informacion@becasfintel.gob.sv) / <http://becasfintel.gob.sv/>

## Guatemala

**GuateFuturo** provides financial support in the form of partial scholarships and loans to Guatemalan citizens for graduate programs abroad. (502) 2261-7560 / [soyguatefuturo@guatefuturo.org](mailto:soyguatefuturo@guatefuturo.org) / <https://guatefuturo.org/>

**DICONIME** (Dirección de Cooperación Nacional e Internacional) offers government-sponsored merit-based scholarships through the Ministry of Education. (502) 2411-9595 / <http://www.mineduc.gob.gt/DICONIME/>

**BECAS SEGEPLAN** (Secretaría de Planificación y Programación de la Presidencia - Gobierno de Guatemala) offers government sponsored scholarships. (505)2504-4610 / <http://becas.segeplan.gob.gt/becas/index.php>

## Honduras

**Hondufuturo** provides financial support in the form of partial scholarships and loans to Hondurans citizens for graduate programs abroad. (504)2232-8400 Ext. 31121 / [info@hondufuturo.org](mailto:info@hondufuturo.org) / <http://www.hondufuturo.org/>

**Becas Honduras 2020** offers government sponsored scholarships for graduate studies abroad. [becashonduras2020.gob.hn](http://becashonduras2020.gob.hn)

## México

**Becas MOB** (Magdalena O. Vda. De Brockmann) offers partial scholarships for graduate studies. (52) 33-3632-2872 / [becasmob@becasmob.org.mx](mailto:becasmob@becasmob.org.mx) / <http://www.becasmob.org.mx/>

**COMEXUS** (Fulbright-García Robles Scholarships) supports Mexican and U.S. students, researchers and teachers to conduct postgraduate studies in the U.S. and Mexico. (52)55-5566-91-53 / (52)55-5535-71-91 / <http://www.comexus.org.mx/>

**CONACYT** (National Council for Science and Technology) offers government sponsored scholarships for graduate studies in science and technology, social sciences, and the humanities. (52)55-5322-7708 / [cst@conacyt.mx](mailto:cst@conacyt.mx) / <https://www.conacyt.gob.mx/index.php/becas-y-posgrados/becas-en-el-extranjero>

**FIDERH** (Human Resources Development fund) offers affordable loans to students to finance their graduate studies, either in Mexico or abroad. (52)55-5345-4792 / <http://www.fiderh.org.mx/>

**FONCA** (National Fund for Culture and the Arts) provides funding in the fields of arts and culture. (52)55-4155-0730 / [difusion.fonca@cultura.gob.mx](mailto:difusion.fonca@cultura.gob.mx) / <https://fonca.cultura.gob.mx/>

**Fundación Beca** offers scholarships for postgraduate studies. (442)245-1880 / [actividades@fundacionbeca.net](mailto:actividades@fundacionbeca.net) / <http://fundacionbeca.net/>

**FUNED** provides supplementary financial aid through interest-bearing loans for Mexicans pursuing graduate studies abroad. [www.funedx.org](http://www.funedx.org)

# ships

## Nicaragua

**INDE-EDUCREDITO** offers student loans and scholarships through the Nicaraguan Institute of Development (INDE, for its Spanish acronym). 505-2252-5800 / [educredito@inde.org.ni](mailto:educredito@inde.org.ni) / <http://www.inde.org.ni/Educredito/>

## Panamá

**IFARHU** (Instituto para la Formación y Aprovechamiento de Recursos Humanos) offers student loans and government sponsored scholarships. (507) 500-4700 / [contacto@ifarhu.gob.pa](mailto:contacto@ifarhu.gob.pa) / <https://www.ifarhu.gob.pa/>

**Becas SENACYT** (National Secretariat of Science Technology and Innovation) offers government sponsored scholarships. (507)517-0014 / [info@senacyt.gob.pa](mailto:info@senacyt.gob.pa) / <https://www.senacyt.gob.pa/>

## Paraguay

**BECAL** (Programa Nacional de Becas en el Exterior "Don Carlos Antonio López") offers government sponsored scholarships to study abroad. (595) 21-440-007 / [consultasbecasenelexterior@hacienda.gov.py](mailto:consultasbecasenelexterior@hacienda.gov.py) / <http://www.becal.gov.py/>

## Perú

**PRONABEC** (Programa Nacional de Becas y Crédito Educativo) offers scholarships government sponsored scholarships and student loans in the country and abroad. (51)1-612-8230 / [consultas@pronabec.gob.pe](mailto:consultas@pronabec.gob.pe) / <https://www.pronabec.gob.pe/>

**FONDECYT** offers scholarships for university studies locally and abroad. <http://www.cienciactiva.gob.pe/>

**IPFE** (Instituto Peruano de Fomento Educativo) provides scholarships and loans for university studies or training locally and abroad. (51)1-739-0570/ [oportunidades@ipfe.org.pe](mailto:oportunidades@ipfe.org.pe) / <http://ipfe.org.pe/>

## Saint Vincent and the Grenadines

**The National Student Loan Programme** which is funded by the National Insurance Services. The programme provides loans to students who wish to pursue studies and who upon completion of their studies are expected to contribute to the Economic and Social Development of St. Vincent and the Grenadines. <http://nissvg.org/student-loan-program>

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**"I am able to positively contribute to a transforming sector"**  
*General Manager and a former Rowe Fund beneficiary from Jamaica*

## Trinidad And Tobago

**SATD** (Scholarships and Advanced Training Division) - A Division of the Ministry of Public Administration. (1-868) 625-6724 / [scholarshipenquiries@moe.gov.tt](mailto:scholarshipenquiries@moe.gov.tt) / [www.scholarships.gov.tt](http://www.scholarships.gov.tt)

## Uruguay

**ANII** (Agencia Nacional de Investigación e Innovación) offers government grants to supplement Fulbright scholarships for studies in the United States. [anii@anii.org.uy](mailto:anii@anii.org.uy) / <http://www.anii.org.uy/apoyos/formacion/14/becas-fulbright--anii/>

**Becas Carlos Quijano** offers government sponsored merit-based scholarships for graduate studies through the Ministry of Education. (598) 2915-0103 / [educacion@mec.gub.uy](mailto:educacion@mec.gub.uy) / <http://educacion.mec.gub.uy>

## Venezuela

**Educredito** offers student loans for graduate and technical studies. (58) 0426-514-6722 / [contacto@educredito.org.ve](mailto:contacto@educredito.org.ve) / [www.educredito.org.ve](http://www.educredito.org.ve)



## Scholarships for Latin American and Caribbean Students Offered by The United States

The U.S. government, as well as different foundations, and organizations also offer a variety of scholarships and many are available to international students.

**AAUW** (American Association of University Women Educational Foundation) offers international fellowships for women around the world to complete their doctoral studies in the U.S. (1) 202-785-7700 / [connect@aauw.org](mailto:connect@aauw.org) / <https://www.aauw.org/what-we-do/educational-funding-and-awards/international-fellowships/>

**ACLS** (American Council of Learned Societies) supports scholars in the humanities and related social sciences at the doctoral and postdoctoral levels. (1) 212-697-1505 / <https://www.acls.org/programs/overview>

**Amelia Earhart Fellowship (Zonta International)** applicants must be women of any nationality pursuing Ph.D./ doctoral degrees in the field of aerospace-related science or engineering. <https://www.zonta.org/Global-Impact/Education/Amelia-Earhart-Fellowship>

**American Historical Association (Fellowship in Aerospace history)** is open to applicants who hold or are pursuing doctoral degrees in history or a closely related field. (1) 202-544-2422 / [info@historians.org](mailto:info@historians.org) / <https://www.historians.org/awards-and-grants/grants-and-fellowships>

**American Society of International law (Arthur C. Helton Fellowship Program)** provides financial assistance in the form of "micro-grants" for law students and young professionals to pursue field work and research in specific areas. (1) 202-939-6000 / [services@asil.org](mailto:services@asil.org) / [www.asil.org/resources/helton-fellowship-program](http://www.asil.org/resources/helton-fellowship-program)

**Clara Lionel Foundations** provides scholarships for studies in the U.S. of citizens from the following countries: Brazil, Barbados, Haiti, Grenada, Cuba, Guyana, and Jamaica. <https://claralionelfoundation.org/>

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**"I continue to grow a wide international network of peers while thinking globally and acting locally."**

*Professor and former Rowe Fund beneficiary from Colombia*

**Council on Foreign Relations Fellowships** offers a variety of fellowships with some available to non-U.S. citizens or residents. (1) 212-434-97 40 / [fellowships@cfr.org](mailto:fellowships@cfr.org) / <https://www.cfr.org/fellowships>

**ETS (Educational Testing Services) Harold Gulliksen Psychometric Research Award Program** provides fellowships to doctoral candidates in fields related to educational assessment, psychometrics and statistics. (1) 609-734-5543 / [internfellowships@ets.org](mailto:internfellowships@ets.org) / <https://www.ets.org/research/internship-fellowship/>

**Foreign Fulbright Scholarship** provides scholarships for graduate studies in the United States. For information, contact the Fulbright Commission in available countries in the Western Hemisphere. <http://foreign.fulbrightonline.org/>

**Google Lime Scholarships** for students with disabilities who are pursuing university degree in the field of computer science or computer engineering. <https://buildyourfuture.withgoogle.com/scholarships/>

**Gogo charters scholarship** makes dreams a reality through education-based scholarships <http://gogocharters.com/scholarship>

**IFP (FORD Foundation International Fellowship Program)** offers fellowships to emerging leaders worldwide to advance study opportunities for social change. (1) 212-573-5000 / [office-secretary@fordfoundation.org](mailto:office-secretary@fordfoundation.org) / <https://www.fordfoundation.org/work/learning-and-impact/international-fellowships-program/>

**Inter-American Press Association Scholarship Fund** is a scholarship for Latin American and Caribbean journalism students to study in the U.S. or Canada as well as for U.S. and Canadian citizens to study in Latin America or the Caribbean. [becas@sipiapa.org](mailto:becas@sipiapa.org) / <https://www.sipiapa.org/contenidos/quieres-ganar-beca.html>

**Harry Frank Guggenheim Foundation** supports postdoctoral research and grants dissertation fellowships to graduate students. (1) 646-428-0971 / [info@hfg.org](mailto:info@hfg.org) / <http://www.hfg.org/rg/guidelines.htm>

**Humphrey Fellowship Program** offers a program for young and mid-career professionals from various countries around the world to develop their skills in the United States. <https://www.humphreyfellowship.org/>

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**Josephine de Karman Fellowship** is open to PhD in any discipline, including international students who are enrolled in a university in the United States. (1) 909-592-0607 / [info@dekarman.org](mailto:info@dekarman.org) / <http://www.dekarman.org/>

**Microsoft Scholarship program** is open to students pursuing Computer Science, Computer Engineering, or a related STEM field with preference to those individuals from backgrounds that may have historically been underrepresented in the technical field. <https://careers.microsoft.com/us/en/usscholarshipprogram>

**MMMF** (Margaret McNamara Memorial Fund) awards educational need-based grants to women from developing countries. [lac@mmeq.org](mailto:lac@mmeq.org) / <http://www.mmeg.org/>

**P.E.O** (International Peace Scholarship Fund) provides scholarships, grants, awards and loans for international women students to pursue graduate studies in the United States and Canada. (1) 515-255-3153 / <http://www.peointernational.org/peo-projects-and-philanthropies>

**P.E.R.K Consulting** offers scholarships to international students enrolled at universities in the Washington D.C. Maryland, and Virginia states. <http://www.perkconsulting.net/about/nextgen/>

**QS** (Quacquarelli Symonds) offers scholarships for MBA and postgraduate studies. (1) 503-616-4748 / [scholarships@qs.com](mailto:scholarships@qs.com) / <https://www.topuniversities.com/scholarships>

**Ritchie-Jennings Memorial Scholarships** offers scholarships to support the education of students who have an interest in pursuing a career in fraud examination. <https://www.acfe.com/scholarship.aspx>

**Robert McNamara Fellowship Program** (World Bank Graduate Scholarship Program) sponsors PhD candidates from developing countries to undertake research at institutions abroad. [scholarshipapplicants@worldbank.org](mailto:scholarshipapplicants@worldbank.org) / <http://www.worldbank.org/en/programs/scholarships>

**Roberto Rocca Education Program** offers fellowships to help citizens from certain countries in the region to fund studies towards Master and Ph.D. degree in specific fields of study. [info@robertorocca.org](mailto:info@robertorocca.org) / <http://www.robertorocca.org/en/fellowships.aspx>

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**“The relation between human capital and the level of development of a nation depends on the individual’s willingness to invest in him/herself through education”**  
*Theodore W. Schultz, Nobel Prize in Economics*

**Rotary International** extends scholarships to international students such as: The Global Grant for graduate level academic studies and the Ambassadorial Scholarships Program for undergraduate studies. <https://www.rotary.org/en/our-programs/scholarships>

**Scholarship for International Students** rewards international students for academic excellence. <https://www.deserve.com/scholarship/>

**Social Sciences Research Council** offers various fellowships and grants for graduate students in the humanities and humanistic social sciences. (1) 212-377-2700 / [info@ssrc.org](mailto:info@ssrc.org) / <https://www.ssrc.org/fellowships/>

**SWE** (Society of Women Engineers) provides financial assistance to women admitted to ABET accredited programs in preparation for careers in engineering, engineering technology, and computer science. (1) 312-596-5223 / [scholarships@swe.org](mailto:scholarships@swe.org) / <https://scholarships.swe.org/applications/login.asp>

**Spencer Foundation - National Academy of Education** offers fellowships awarded to doctorate candidates conducting dissertation research related to education. [info@naeducation.org](mailto:info@naeducation.org) / <http://naeducation.org/naedspencer-postdoctoral-fellowship-program/>

**World Wildlife Fund: Russell E. Train Fellowships** supports individuals from different countries- pursuing a master's or doctoral degree in conservation to attend any university around the world. [www.worldwildlife.org/projects/russell-e-train-fellowships](http://www.worldwildlife.org/projects/russell-e-train-fellowships)

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**“Professionally I am now able to address social problems in my home country and in the Latin American region from a wider perspective”**  
*Technical officer at the Pan American Health Organization and former Rowe Fund beneficiary from Peru*

# Useful Financial Aid For International Students

**Abroad Planet's** International Students Portal is an online community of international students studying in the USA and listing of scholarships.  
<http://www.abroadplanet.com/scholarships>

**APICE** (Asociación Panamericana de Instituciones de Crédito Educativo).  
<http://internacionalizacion.apice.org.co/wp/becas/>

**College Board** - online financial aid source for scholarships, grants, and loans.  
<https://www.collegeboard.org/>

**EducationUSA** promotes international student mobility and administers the Opportunity Funds program through advising centers located in nearly every country in the world.  
<https://educationusa.state.gov>

**EduPASS** Smart student guide to financial aid for international students. [www.edupass.org](http://www.edupass.org)  
/ [www.finaid.org](http://www.finaid.org)

**FAST Web** offers a comprehensive database of scholarship programs in the United States, including financial aid opportunities for international students. <http://www.fastweb.com>

**FinAid** maintains a comprehensive database of scholarship programs in the United States, including financial aid opportunities for international students. <http://www.finaid.org>

**Foundation Center** publishes a paid subscription service highlighting current scholarship opportunities for international students. <http://foundationcenter.org>

**Funding for U.S. Study** (IIE – Institute of International Education) is a user-friendly forum; which provides financial aid opportunities for international students.  
[www.fundingUSStudy.org](http://www.fundingUSStudy.org)

**Hispanic Scholarship Fund** offers a diverse range of scholarships to Latino students (some international student financial aid available). <https://hsf.net/en/scholarships>

**IEFA** is a resource for international financial aid and college scholarship search and grant listing plus international student loan programs. <https://www.iefa.org/>

**International Scholarship Search** for students wishing to study abroad.  
[www.internationalscholarship.com](http://www.internationalscholarship.com)

**International student scholarship online search portal**  
<http://www.internationalstudent.com/scholarships>

# Useful

**LASPAAU** Academic and Professional Programs for the Americas lists scholarship programs. <https://www.laspau.harvard.edu/scholarship-applicants-2/>

**MIUSA** (Mobility International) is an online scholarship resource for non-U.S. citizens with disabilities. <http://www.miusa.org/resource/tipsheet/fundingtous/> / [www.miusa.org/ncde/financialaid/nonus](http://www.miusa.org/ncde/financialaid/nonus)

**NAFSA** this resource provides information primarily for students with nonimmigrant visas (F-1, J-1, etc.). [https://www.nafsa.org/About\\_Us/About\\_International\\_Education/For\\_Students/Financial\\_Aid\\_for\\_Undergraduate\\_International\\_Students/](https://www.nafsa.org/About_Us/About_International_Education/For_Students/Financial_Aid_for_Undergraduate_International_Students/)

**Scholarships for International Students** to study in the United States. [www.foreignborn.com](http://www.foreignborn.com)

**Scholarships for Development** (Scholars 4 Dev) compiled a list of scholarships in USA offered by U.S. Colleges and Universities as well as scholarships granted by U.S. government and institutions. <http://www.scholars4dev.com/6499/scholarships-in-usa-for-international-students/>

**U.S Government** provides valuable information to international students prior, during, and upon completing their studies in the United States. [Studyinthestates.dhs.gov](http://Studyinthestates.dhs.gov). Also, the 100,000 Strong in the Americas initiative supports student mobility in the region, <http://www.100kstrongamericas.org/>

**World Wide Learn** is an online resource for the educational needs of today's students. <http://www.worldwidelearn.com/financial-aid/international-students.htm>

**Youth Opportunities** provides is the largest opportunity discovery platform for youth from all over the world Explore scholarships worldwide with Youth Opportunities. [www.youthop.com](http://www.youthop.com)

**Careeronestop** offers scholarships, fellowships, grants and other financial aid opportunities. <https://www.careeronestop.org/Toolkit/Training/find-scholarships.aspx>

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**“Studying in the U.S. has given me the distance to observe and the framework to be able to act and solve problems”**  
*PhD and former Rowe Fund beneficiary from Venezuela*

# Tips To Help Finance Your U.S. Education

*As an international student, financing your higher education in the United States can be challenging but not impossible. In the end, you will evaluate your particular situation and decide whether the many benefits that an international education experience provides outweigh the costs. Here you will find tips to help you finance your U.S. studies.*

## Planning

It is essential that international students develop sound financial habits, such as establishing realistic budgets that take into account educational costs and living expenses. Living expenses include the cost of housing, transportation, food, clothing, books and other personal items. These expenses can vary greatly in the United States, depending on the region of the country where the student chooses to study. The U.S. government, the university's financial aid office, EducationUSA advisors located in cities around the world, and public libraries are useful sources for obtaining information on living expenses.

## Reducing Costs

In addition to creating a realistic budget, there are several ways to reduce the costs of a U.S. education. One primary way is to choose universities and programs that are more cost effective, such as attending a university in a less expensive region of the U.S. Also, by participating in an exchange program through

reciprocal exchange agreements, international students do not pay tuition at the host U.S. university. While in the exchange program, international students may continue to search for opportunities to transfer on a full time basis.

Another alternative is to attend a university that offers an accelerated program which allows transfer credits or advanced standing for studies completed in one's home country. Other types of accelerated programs allow students to take courses at less expensive community colleges during the summer or take an additional number of courses beyond what is required throughout the semester.

Students should also try to find additional ways to decreasing living expenses such as reducing housing costs by becoming a resident assistant in a dormitory or living off campus with a relative or friend. Many universities have international or language themed dormitories which seek to employ international students as residential assistants.

*In addition to using personal funds, students should research what financial aid and employment options are available. Making informed decisions about financial aid can save students thousands of dollars in the future.*

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**"I contribute academically and culturally to my country as I use what I learned in the US every time I step into the classroom"**  
*University professor and former Rowe Fund beneficiary from Brazil*

## Financing your U.S. studies

Finding resourceful ways to locate scholarships and free aid requires wading through directories and guidebooks. While this type of aid tends to be highly competitive, it can earn you free tuition and more. Possible resources for free aid include government, corporate, and institutional sources in one's home country and in the United States, including but not limited to generous private sponsors, private foundations, charitable organizations, and family foundations. Since students are not required to pay back this money, they should apply for as many scholarships and fellowships for which they are eligible.

Part-time employment is another option to help finance higher education. International students may work part-time on and off campus. Let's not forget negotiating in-state tuition or a percentage of tuition waivers from the university in the U.S. In addition, some employers may be willing to fund their employee's studies. Loans should be considered a supplementary form of financial aid. Students should never borrow more than absolutely necessary and avoid commercial loans as much as possible. While the Organization of American States offers interest-free student loans ([www.oas.org/en/rowefund](http://www.oas.org/en/rowefund)) through the Rowe Fund program, there are several other student loan programs that allow students to borrow money and help fund their studies abroad.

**We trust this "Financial Aid Guide for Studies in the United States" is a good start of your search for funding.**

Article written by: Nadine Skinner and Lina Sevillano *"The opinions expressed in this article are those of the author's alone and are not to be attributed to the GS/OAS or to the OAS"*

**"It was a great experience and I am a better person than before studying abroad"**

*University professor and former Rowe Fund beneficiary from Brazil*



# Leo S. Rowe

## Pan American Fund

### Who We Are

*The Organization of American States (OAS), through the Rowe Fund program, provides financial aid in the form of interest-free loans to international students from Latin American and Caribbean countries enrolled in universities in the United States.*

### Our Vision

*Promote intellectual and cultural exchange as well as friendship and understanding between the U.S. and people of the Americas.*

### Supplementary financial aid

The Rowe Fund grants interest-free loans of up to USD 15,000 to help cover a portion of students' tuition and/or living expenses. Given the revolving nature of the program, beneficiaries commit to repay the loan in full and return to their home country within a year of completing their studies.

### International Exchange

Candidates must be enrolled in graduate studies, exchange programs, professional training, or the last two years of undergraduate studies at an accredited university in the United States. The programs should have a minimum duration of one semester (longer than four months) and should not exceed two years.

### Application

There is no deadline to apply to the Rowe Fund. A candidate may apply at any time during the year and at any time during their studies once they have been accepted into a university in the United States. Online application, eligibility requirements, and forms can be found at: [www.oas.org/en/rowefund](http://www.oas.org/en/rowefund).

### Repayment

Loan repayment consists of fifty equal monthly payments. The first installment is due three months after the expected completion date of the studies for which the loan is approved, as specified in the loan agreement.

### Administration

The Permanent Council of the Organization of American States is responsible for the administration of the Fund through a Committee comprised of four members of the Permanent Council and the Secretary General of the GS/OAS.

**“ I was glad I came across the OAS Rowe financial aid, especially since the loans are interest-free. As a foreign student there aren't many scholarships available to me and I was on the verge of dropping out of school.”**

*A professional working in Public Health and former Rowe Fund beneficiary from Jamaica*

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**“The Rowe Fund does a wonderful job and makes life a little easier for many people whose kids are away”.**

# ROW

## Loan Features

- ✓ *Financial aid in the form of interest-free loans*
- ✓ *Up to USD 15,000 of supplementary financial aid over the course of studies for which the loan is granted*
- ✓ *Deferred repayment while in school*
- ✓ *3 months grace period after completion of studies*
- ✓ *Fifty equal monthly installments*
- ✓ *Simple online application process*
- ✓ *No deadlines to apply*
- ✓ *Financial aid offered to citizens of OAS member states*
- ✓ *Funding is sent directly to the student*

**"Studying in the United States gave me a global focus".**  
*Program officer at CARICOM and former Rowe Fund beneficiary from Trinidad and Tobago.*

**Organization of American States | Leo S. Rowe Pan American Fund**

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[www.oas.org/en/rowefund](http://www.oas.org/en/rowefund) E-mail: [rowefund@oas.org](mailto:rowefund@oas.org)  
Facebook: [www.facebook.com/rowefund](http://www.facebook.com/rowefund)



For over seventy years, the Rowe Fund program of the Organization of American States has proudly fulfilled Dr. Rowe's vision to contribute to the human development of citizens of OAS member States by granting interest-free student loans for studies in the United States. Learn more about Dr. Rowe: <http://www.oas.org/en/rowefund/VideoTributeRowe-2018927.mp4>

Please consider making a donation: <https://www.oas.org/cc/Donations/DONRF/en/default.aspx>



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