

# Financial Aid for International Students Mini Handbook

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# Presentation outline

I. Tổng quan về hỗ trợ tài chính

II. Phân biệt các loại trường

III. Phân biệt các loại học bổng

IV. Chiến lược apply học bổng và tăng lợi thế cá nhân

# Tổng quan về hỗ trợ tài chính

Hỗ trợ tài chính là sự giúp đỡ về mặt tài chính mà sinh viên có thể nhận để giảm gánh nặng chi phí du học. Hỗ trợ này có thể đến từ nhiều nguồn khác nhau, bao gồm học bổng từ trường, chính phủ, tổ chức phi lợi nhuận, hay các khoản vay học với điều kiện trả sau.

Chi phí du học ở Mỹ có thể biến động đáng kể tùy thuộc vào nhiều yếu tố như vùng địa lý, loại trường, và chi phí sinh hoạt hàng ngày.

Cụ thể về số tiền cần thiết sẽ phụ thuộc vào nhiều yếu tố, có những học sinh đi học chỉ với \$3,000 mỗi năm, có học sinh lại mất \$80,000. Điều đó tùy thuộc vào nơi bạn học, loại trường, và bộ hồ sơ của bạn xuất sắc đến đâu.

# PHÂN BIỆT CÁC LOẠI TRƯỜNG

## HỆ THỐNG

### NATIONAL UNIVERSITY

Ví dụ:

- New York University
- University of Washington
- Arizona State University

Thường có gói hỗ trợ tài chính ít hơn

### LIBERAL ARTS COLLEGE

Ví dụ:

- Vassar College
- Smith College
- Depauw University

Thường có gói hỗ trợ tài chính dồi dào cho học sinh quốc tế

# PHÂN BIỆT CÁC LOẠI TRƯỜNG

## LOẠI TRƯỜNG

### PRIVATE (TRƯỜNG TƯ)

Ví dụ:

- Lehigh University
- Boston University
- Barnard College

Thường có gói hỗ trợ tài chính cho học sinh quốc tế

### PUBLIC (TRƯỜNG CÔNG)

Ví dụ:

- Michigan State University
- University of Michigan
- Purdue University



# PHÂN BIỆT CÁC LOẠI HỌC BỔNG

**Need-based Aid**  
**vs**  
**Merit-based Scholarships**

# MERIT-BASED SCHOLARSHIPS

Merit-based scholarship cung cấp hỗ trợ tài chính hoặc học bổng cho cá nhân dựa trên thành tích học thuật, thể thao, nghệ thuật hoặc các thành tựu khác thay vì nhu cầu tài chính của họ.

Merit-based scholarship có nhiều hình thức khác nhau, như học bổng học thuật, học bổng thể thao hoặc học bổng cho thành tựu trong các lĩnh vực cụ thể như nghệ thuật hay khoa học.

## TIÊU CHÍ ĐÁNH GIÁ

Hầu hết là dựa trên GPA và điểm các bài thi chuẩn hóa như SAT

# MICHIGAN STATE UNIVERSITY

## Admissions scholarships

### MSU Non-resident Scholarship

The MSU Non-resident Scholarship has four award levels granted high-achieving students based on their academic performance, with consideration given to the overall rigor and success within their curriculum. All international students admitted to MSU are automatically considered for this award. Scholarship decisions for the MSU Non-resident Scholarship will be released by mid-February.

#### Award levels

President's Scholarship: \$15,000

Provost's Scholarship: \$12,000

Dean's Scholarship: \$10,000

1855 Scholarship: \$7,000

# DREXEL UNIVERSITY

## MERIT SCHOLARSHIPS

 Drexel Merit Scholarship

Drexel offers several different institutional merit scholarships to incoming first-year and transfer students by the Admissions Committee based upon superior academic performance. Decisions regarding eligibility are made by the Admissions Committee.

Eligibility	First-year and transfer applicants (students seeking a second bachelor's degree, as well as those who have earned a graduate/professional degree prior to their start at Drexel are ineligible); domestic and international applicants.
Award Amount	Varies; amount determined based on review of student's credentials by Admissions Committee.
Renewable Requirements	Renewable for future years of a student's undergraduate degree program during quarters they are registered for classes (a total of 12 academic class terms; the scholarship is not available during co-op), provided that they maintain a 2.0 cumulative GPA and full-time status.
Application	To be considered for an institutional merit scholarship, a complete admissions application must be submitted by the listed deadline. Students are evaluated for the scholarship at the same time they are considered for admission.

# NEED-BASED FINANCIAL AID

Need-based Financial Aid là gói hỗ trợ tài chính cho học sinh dựa trên nhu cầu tài chính đã được chứng minh của học sinh.

Need-based aid được phân phối dưới dạng grants, loans (khoản vay) hoặc work-study (làm thêm trong trường).

## TIÊU CHÍ ĐÁNH GIÁ

Ngoài bộ hồ sơ Common App, các trường sẽ đánh giá điều kiện tài chính của học sinh thông qua hồ sơ CSS Profile.

# UNIVERSITY OF ROCHESTER

## You should also know:

- Every application is individually reviewed so that factors such as assets, family size, and number in college are considered, in addition to the family income.
- We distribute merit-based aid regardless of a family's demonstrated financial need.
- Like most private universities, Rochester uses an Institutional Methodology (IM) to calculate an expected family contribution (EFC). This means the EFC at Rochester will be different from that provided by other sources, depending on each family's individual circumstances.
- Students who complete all application materials on time and are admitted to the University will receive a financial aid award letter shortly after their admission notification. Late applicants may not receive their award letter until after the May 1 deposit deadline, so keep track of deadlines.



# CHIẾN LƯỢC APPLY HỌC BỔNG TĂNG LỢI THẾ CÁ NHÂN

GIỮ GPA CAO ĐỀU QUA CÁC NĂM HỌC

DÀNH ĐIỂM CAO TRONG CÁC BÀI THI CHUẨN HÓA

TÍCH CỰC THAM GIA HOẠT ĐỘNG NGOẠI KHÓA VÀ XÃ HỘI

VIẾT CÁC BÀI LUẬN THẬT XUẤT SẮC

THU THẬP THƯ GIỚI THIỆU

# UNIVERSITY OF MINNESOTA

## Holistic Review

### Academic Factors

Because the greatest predictor of college success is academic preparation, the strongest consideration in the decision is given to a student's high school record. Our promise to you is that we will look at the overall trend of your high school performance to understand your academic preparation. The following academic factors are considered:

- Coursework through high school graduation (Admitted students typically exceed the University's high school requirements. [See course requirements.](#))
- Grades in academic coursework
- Class rank/Grade point average (if available)
- Rigor of academic curriculum based on what is available in the high school (including enrollment in honors, AP, IB, A-Level, or college-level courses when available.)
- ACT or SAT scores (Submitting an ACT/SAT score is not required on applications for the 2023, 2024, and 2025 terms. All students\*, whether or not they submit a test score, will receive full consideration for admission, scholarships, and the University Honors Program. For more information, please visit our [ACT/SAT FAQ](#))
- [English Proficiency test score](#) (when required)
- Applicant's academic interests (We review a student's academic preparation related to the major/college for which they are seeking admission.)

# UNIVERSITY OF MINNESOTA

## Context Factors

Individual circumstances are also considered as part of the overall assessment of each application. Enrolling a diverse student body—with students bringing differing experiences, talents, and perspectives to their scholarly community—is essential to achieving the **learning and development outcomes** of a University of Minnesota education.

Our holistic review takes into consideration the individual circumstances that make each individual student unique. While we do not consider an applicant's race and ethnicity, we consider the following context factors in our decision review:

- Evidence of exceptional achievement, aptitude, or personal accomplishment not reflected in the academic record
- Participation in extracurricular activities related to your intended major
- Strong commitment to community service, leadership, and educational involvement
- Evidence of having overcome social, economic, or physical barriers to educational achievement
- First-generation college student
- Significant responsibility in a family, community, job, or activity
- Contribution to the cultural, gender, age, economic, or geographic diversity of the student body
- Personal or extenuating circumstances
- Military service
- Information received in open-ended questions

# Chi phí du học 1 năm

## Living On or Off Campus

The chart below lists estimated annual expenses for full-time undergraduate students living on or off campus. The figures below are for full-time fall and spring semester enrollment and will be adjusted for less-than-full-time or single-term enrollment:

## North Carolina State University

Academic Year 2023-24	North Carolina Residents	Out-of-State Residents
Tuition & Fees	\$9,105	\$31,977
Books & Supplies	\$869	\$869
Housing	\$7,996	\$7,996
Food	\$5,723	\$5,723
Personal Expenses	\$1,855	\$1,855
Transportation	\$1,224	\$1,496
Loan Fees	\$42	\$42
<b>TOTAL</b>	<b>\$26,814</b>	<b>\$49,958</b>

# Chi phí du học 1 năm

## Lehigh University

Item	Cost
Tuition	\$61,180
Typical first-year housing	\$9,680
Full meal plan	\$6,790
Technology fee	\$530
Activity fee	\$260
Wellness fee	\$210
Total Cost**	\$78,650

# Chi phí du học 1 năm

## MEAL PLANS

The number of meals specified is per semester.

## Lehigh University

Carte Blanche including \$200 Dining Dollars	\$7,460
225 Block Plan any 225 meals per semester including \$600 Dining Dollars	\$6,790
200 Block Plan any 200 meals per semester including \$700 Dining Dollars	\$6,790
175 Block Plan and 175 meals per semester including \$900 Dining Dollars	\$6,790
150 Block Plan any 150 meals per semester including \$300 Dining Dollars)	\$5,960
125 Block Plan any 125 meals per semester including \$500 Dining Dollars	\$5,960
75 Block Plan any 75 meals per semester including \$500 Dining Dollars)	\$3,620
50 Block Plan any 50 meals per semester including \$500 Dining Dollars )	\$2,830
The Dining Dollars \$1,000 Dining Dollars)	\$1,000

# FINANCIAL AID LETTER

- 1. Cost of Attendance (COA)**
- 2. Expected Family Contribution (EFC)**
- 3. Financial Aid Offer**
- 4. Grants and Scholarships**
- 5. Work-Study Award**
- 6. Loan Options**

# FINANCIAL AID LETTER



Hanoi,

Dear

Haverford College is pleased to provide you with the following financial aid for the 2023-2024 academic year. The funds listed on this notice were determined based on information you and your family provided on your financial aid applications.

This is your financial aid decision for the 2023-2024 academic year.

Tuition and Fees	\$68,018	<b>Total Estimated Costs</b>	<b>\$90382</b>
Housing and Meals	\$18,882	Parent Contribution	\$0
Books and Supplies	\$1,240	Student Asset Contribution	\$
Transportation	\$0	Student Savings Expectation	\$0
Other Educational Costs	\$2,242	Loan Expectation	\$0
<b>Total Estimated Cost of Attendance</b>	<b>\$90,382</b>	<b>Calculated Financial Need</b>	<b>\$90382</b>

You have been determined eligible for the following financial aid funding for the 2023-2024 year:

Source	Fall2023	Spr 2024	Total
Haverford College Grant	\$44,091	\$44,091	\$88,182
Haverford Work-Study*	\$1,100	\$1,100	\$2,200
Total	\$45,191	\$45,191	\$90,382

Refer to the Haverford Financial Aid [website](#) for information about employment, applying for loans, potential taxation of some aid by the IRS, and how your financial need was determined, including student savings and loan expectations.

\* Federal Work-Study or Haverford Work-Study should not be subtracted directly from a student's college bill. These funds represent an earnings opportunity to be utilized over the course of the academic year.

Your Haverford grant is partially funded through philanthropic support. In the fall you will receive a communication from the Institutional Advancement Department detailing how your support was made possible.

Your financial aid award assumes that you will be living in on-campus housing. If at any point this changes, you must contact the Financial Aid Office immediately, as this might have an impact on your aid award.

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## Financial Aid Notification

### What You Will Pay for W&L during the 2023-24 Year

**Amount Owed to W&L-----\$21,080**  
Tuition, fees, housing and meals:  
  
The amount owed is your Direct Costs minus the total of the Grants and Scholarships you have received.

You may have additional Indirect Costs. The estimated amounts are listed below in the Indirect Costs section.

### Your Grants and Scholarships \$62,960

International Student Grant-----\$62,960

Complete details regarding your grant and scholarship requirements, in addition to the other assistance you may have been offered, can be found in the Aid Policy and Information section on the back page of this document.

### W&L Cost of Attendance 2023-24 \$90,460

**Direct Costs -----\$84,040**  
Tuition and fees----- \$63,900  
Housing and Food----- \$17,510

Direct Costs include W&L billed expenses. Tuition, fees, housing, food and W&L health insurance are Direct Costs.

**Indirect Costs** are estimated expenses you may incur and will depend on a student's particular spending habits.



# CÁCH TÍNH TOÁN CHO HỒ SƠ TÀI CHÍNH

# CHO HỌC SINH QUỐC TẾ

## CSS PROFILE

CSS Profile

[About CSS Profile](#)

[Application Steps](#) ▾

[Fee Waivers](#)

[Resources/IDOC](#) ▾

[en Español](#)

[Contact Us](#)

[FAQ](#)

APPLY WITH CSS PROFILE

## CSS Profile

Each year CSS Profile unlocks access to more than \$10 billion in nonfederal aid to thousands of students.

[Sign in to Fall 2024/Spring 2025](#)

[Sign in to Fall 2023/Spring 2024](#)

# CHO HỌC SINH QUỐC TẾ

## ISFAA (INTERNATIONAL STUDENT FINANCIAL AID APPLICATION)

### INTERNATIONAL STUDENT FINANCIAL AID APPLICATION

2022-23

Return this form to the college that provided it.

#### Instructions for Completing the 2022-23 International Student Financial Aid Application

The International Student Financial Aid Application is designed to gather information from international students who are applying for financial aid at colleges and universities in the United States. When completing the application, it is important to:

- ▶ Answer all questions that apply to you and your family.
- ▶ Convert all currency figures to U.S. dollars (\$) before entering them on the form.
- ▶ **Return the form directly to the college that provided or requested it.** Do not send it to the College Board.

Some of the questions on the International Student Financial Aid Application are self-explanatory; the instructions that follow are only provided for questions that may need further explanation.

#### Section A—Student's Information

This section pertains to the student who is applying for aid.

#### Section B—Parents' Information

On this application, "parents" means the custodial parent(s) — the parent or parents (or legal guardian) with whom the student lives. If the student's biological or adoptive parents are divorced or separated, the custodial parent(s) are the parent or parents with whom the student has lived the most during the 12 months prior to filling the

15. Write in the number of people who live in your parents' household and are supported by their income.
16. Complete all parts of this question. Include family members counted as your dependents in question 11 and/or counted as your parents' dependents in question 15.

#### Section C—Financial Information

17. Most colleges require you to submit documentation to verify information on this form. Check with the college to determine its requirements.

#### Section D—Asset Information

Asset information pertains to the parents or to the student and the student's family if the student is married and lives independently of the parents.

Write in the value of assets and, where asked, any debt against the asset as of the time you complete this application.

#### Section E—Expenses

29. Write in the annual amount your family spent on the items listed. If you do not know the actual amount, please estimate.

# CHO HỌC SINH QUỐC TẾ

## Parent Non-U.S. Tax Return or Non-Tax Filer Với phụ huynh không phải khai thuế

Enter the following amounts for Nguyệt's parents for 2020. **Thu nhập năm 2020**

If they are tax filers and their country's tax year does not follow the calendar year, report information from the last tax year that ended before April 1, 2021.

For example, if their country's tax year runs from April 1 to March 31, enter the information for the tax year that ended March 31, 2021. If their country's tax year runs from July 1 to June 30, enter the information for the tax year that ended June 30, 2020.

For currency/numeric questions enter whole numbers only. (No currency symbols, commas, or decimals.)

Total compensation from employer(s)*	<b>Tổng thu nhập từ công ty</b>	<b>17992</b>
's income from work*	<b>Lương của bố</b>	<b>12552</b>
income from work*	<b>Lương của mẹ</b>	<b>0</b>
Interest income	<b>Thu nhập từ lãi suất</b>	<b>0</b>
Dividend income		<b>0</b>
Net income from businesses or partnerships*		<b>0</b>
Net income from rental real estate, royalties, estates, or trusts		<b>0</b>
Net income from farms		<b>0</b>
Other taxable income	<b>Các thu nhập khác</b>	<b>0</b>
Pension, annuity, or retirement distributions received not reported elsewhere on this application	<b>Lương hưu</b>	<b>5440</b>
All taxes, mandatory withholdings, and set-asides paid or withheld. Include income taxes, state taxes, local taxes, levies, and mandatory retirement payments.*		<b>0</b>

# PHƯƠNG PHÁP TÍNH

## CSS PROFILE

- 1. **Family Contribution (EFC)** - **A**
- 2. **Family's Income** - **B**
- 3. **Family's Spending** - **C**
- 4. **Family's Savings** - **D**

$$A = (B - C) + D/4$$

# EXAMPLE

## CSS PROFILE

1. Family Contribution (EFC)	-	\$25,000
2. Family's Income	-	\$32,000
3. Family's Spending	-	\$17,000
4. Family's Savings	-	\$86,000

$$A = (B - C) + D/4$$

$$= (32,000 - 17,000) + 86,000/4$$

$$= 26,500$$

# EXAMPLE

## CSS PROFILE

1. Family Contribution (EFC)	-	\$42,000
2. Family's Income	-	\$50,000
3. Family's Spending	-	\$22,000
4. Family's Savings	-	\$70,000

$$A = (B - C) + D/4$$

$$= (50,000 - 22,000) + 70,000/4$$

$$= 45,500$$

# LƯU Ý

## CSS PROFILE

1. Không nên, và không bắt buộc khai công ty riêng của gia đình.
2. Không cần khai hết tất cả các tài sản của gia đình (nhà, trang trại)
3. Tài khoản tiết kiệm nên để tối thiểu \$60,000.
4. Học sinh app public school và các trường chỉ có học bổng merit thường không phải khai hồ sơ tài chính.
5. Học sinh apply các trường need-based, sẽ cần khai mức tài chính của các trường giống nhau.
6. Có thể thay đổi nghề nghiệp + mức lương của phụ huynh để phù hợp với hồ sơ tài chính, nhưng tránh để trường nghi ngờ gian lận.

# Chi phí du học 1 năm

**Work-study**

**Indirect Cost**

**Summer & Winter Break**

**Internship / Internship Grant**

# Những cơ hội khác

Your time at Earlham will include an Epic Journey through our curriculum, co-curricular activities, and one or more of Earlham's six Epic Centers: Global Education; Career Education; Entrepreneurship, Innovation and Creativity; Environmental Leadership; Global Health; and Social Justice. Not only will you be mentored by the faculty, staff and students leading these centers, but you will also have access to the Epic Advantage which guarantees funding of up to \$5,000 for one internship, research or other career discerning experience. To learn more about your Epic Journey possibilities at Earlham College, visit: [earlham.edu/academics/epic](https://earlham.edu/academics/epic).



THE DAVID AND WANDA BROWN  
CENTER FOR LEADERSHIP & SERVICE

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[LEADERSHIP](#)

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[RESOURCES](#)

A photograph of four students hiking away from the camera on a dirt trail. They are wearing backpacks and casual outdoor clothing. In the background, there are large, rugged mountains under a blue sky with scattered white clouds. The foreground is a dry, grassy hillside.

# PROJECTS FOR PEACE

How would you change the world with \$10,000? Projects for Peace exists to provide an opportunity for undergraduate students on campus to design and submit grassroots projects for peace. Want to help bring clean water to a small town in Peru? Or maybe teach a community in South Africa about Sexual Health and Violence? Dream big. The top submissions nationally will be granted \$10,000 each to make their project happen. This grant program aims to inspire and motivate college students to create and implement plans for building peace in the twenty-first century.



## 2024 STUDENT GRANT COMPETITION

### CALL FOR PROPOSALS

Bennington College students are invited to submit proposals to the [2024 Projects for Peace](#) program, which provides \$10,000 of grant funding to support grassroots projects which promote peace and address root causes of conflict.

Projects must be implemented and completed during the summer of 2024 and can take place in the U.S. or anywhere in the world — *anywhere your idea to promote peace can make a difference.*

All current undergraduate students, including seniors, are eligible to apply, and group applications are accepted. International students must meet *in advance of applying* with the [Internal Student Services Office](#) for clarity on questions involving [Visas](#) and [OPT](#). Email [iss@bennington.edu](mailto:iss@bennington.edu) to schedule a meeting.

Projects for Peace encourages applicants to use their creativity to design projects and particularly welcome proposals that include or demonstrate:



# Cách giảm tải chi phí

**Indirect Cost (books, personal items)**

**Less Meal Plan**

**Off Campus Housing**

**Early / Late Graduation**

# Q & A

# THANK YOU FOR INTEREST!



## EMAIL ADDRESS

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## PHONE NUMBER

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