

PROFESSIONAL ADVISING LEADERSHIP (PAL) FELLOWS PROGRAM
MAY 9-31, 2008

DETAILED REPORT
BY SUNRIT MULLICK, KOLKATA, INDIA

PROJECT TITLE

“Financial Aid for International Graduate Applicants: The Inside Story”

DETAILED PROJECT DESCRIPTION

A. RESEARCH QUESTIONS

- How will a student know her prospects of receiving financial aid?
- How important are test scores in determining financial aid?
- How important is it for a student to be in consultation with a professor for receiving financial aid?
- How valuable are letters of recommendation in determining financial aid?
- How valuable are statements of purpose? Are these actually read?
- What is the process that admissions officers use in evaluating a student's eligibility for financial aid?
- How do schools deal with the financial certification form? When is it supposed to be submitted?
- How do the schools convert the Indian student's college/university scores to an American GPA for the purpose of considering the student for financial aid?
- How do we advise students on which schools to apply to obtain maximum financial aid?
- How should students do their research to optimize their chances of getting financial aid?

B. RESEARCH RESPONSES

I had one meeting with the Council of Graduate Schools (CGS) at Washington, DC. I visited three schools in New Jersey: Rutgers, The State University of New Jersey (RSUNJ), New Jersey Institute of Technology (NJIT) and Fairleigh Dickinson University (FDU).

Here is a comparative overview of some of the responses. The detailed responses follow.

	Council of Graduate Schools	Dept. of Computer Science	Dept. of Electrical & Computer Engineering	Office of Graduate Studies	College of Computing Sciences	School of Computer Science and Engineering	College of Business	School of Natural Sciences
	CGS	RSUNJ	RSUNJ	NJIT	NJIT	FDU	FDU	FDU
Importance of test scores	Depends on graduate school and department.	Very important.	Not important.	Important.	Important.	Important.	Important.	Some importance.
Correspondence with US faculty	Very important.	Important.	Not important.	Important for PhD applicants. Not important for Master's applicants.	Important for PhD applicants. Not important for Master's applicants.	Important.		Very important.
Letters of Recommendation	Important.	Somewhat important.	Not important.	Important for PhD applicants. Not important for Master's applicants.	Not important.	Important.		Not important.
Statement of Purpose	Very important.	Somewhat important.	Somewhat important.	Somewhat important.	Not important.	Not required, but helps.		Not important.
Conversion of Indian marks to American GPA	Students should ask admissions office.	Applicant's ranking in top 10 of his class more important than GPA.	Indian faculty are used to convert Indian marks to GPA.	NJIT knows Indian grading system.				
Submission of statement of finances	Not required to be submitted until financial award is made.			Not required to be submitted until financial award is made.				
Financial assistance review process		Admissions Committee	Admissions Committee	Admissions Committee		International Admissions	International Admissions	Director

COUNCIL OF GRADUATE SCHOOLS, WASHINGTON, DC
Diana Carlin
CGS Dean-in-Residence & Director of International Outreach

Prospects of receiving financial aid

“Financial Aid” generally means loans, which are not available to foreign students. But financial assistance may be available. Students should check the meaning of “financial aid” as used by each school. Students should check the graduate school and departmental websites for availability of and eligibility for TA, RA, GA, fellowships, etc.

Correspondence with US faculty

Very important. The student may obtain a TA in another department if it is not available in his own field.

Letters of Recommendation

Important. There should be consistency of comments in all the letters. The letters should address the questions: Is the student ready for graduate work? Does he understand research, teamwork, independent thinking? The letters should describe some personal event.

Statement of Purpose

Very important. They are read by the Admissions Committee that comprises faculty.

Conversion of Indian marks to American GPA

Students should ask admissions office. Better known Indian schools will have an advantage.

Submission of statement of finances

Not required to be submitted until financial award is made.

Other information

Students can negotiate with the graduate school/department for increasing their financial award.

RUTGERS, THE STATE UNIVERSITY OF NEW JERSEY

Prof. Liviu Iftode, Graduate Program Director, Dept. of Computer Science

Importance of test scores

Very important. It is the first filter. Applicants below the 80th-90th percentile are rejected outright.

Correspondence with US faculty

Important. Applicants should demonstrate genuine interest in working with a particular professor. They must convince the professor of their interest. Personal emails should be done.

Letters of Recommendation

Somewhat important. They should mention the research experience of the applicant. They should be short. Letters from industry are important.

Statement of Purpose

Somewhat important. The statement should outline the specific work the applicant wants to do. It should demonstrate that the previous background of the applicant matches future goals. Industrial experience is important.

Prof. Zoran Gajic, Graduate Program Director, Dept. of Electrical & Computer Engineering

Importance of test scores

Not important. The applicant must have a First Class with Distinction. A Quantitative score above 700 is good, and the Graduate School requires verbal scores above 500.

Correspondence with US faculty

Not important. It is almost impossible to get in touch with professors. Talking to them over phone is better. Students should apply in normal course.

Letters of Recommendation

Not important. Faculty have no time to read these. They only look at the ranking of the applicant in his class—top 5, top 10, etc.

Statement of Purpose

Somewhat important. It is more important than the Letters of Recommendation.

Prof. Harvey Waterman, Associate Dean, Graduate School

Rutgers is a competitive school. Stipends are going up each year by around 5%. A School has its Dean, a Department has its Chair and a Program its Director. Funding for international students is stable. There is a shortage of US students in the higher sciences.

Other information compiled from Computer Science and Computer Engineering departments

--Computer Science department receives around 200 applications worldwide, out of which 20 are selected. All PhD applicants receive TAs. There has been a recent change in the department in that it requires applicants with research background or paper, so that students can start their research as soon as they begin the first semester. The admissions committee is composed of 5-6 faculty representing each area. Applicants are selected per area. Their applications are sent to other faculty who add their comments for final selection. Each application is reviewed by 3 professors. It is then sent back to the whole committee for final selection. The Graduate Department awards TAs. The Graduate School, Deans, Presidents and College of Engineering have fellowships which are given to the Graduate Department to be disbursed to applicants. There is a 2-month review period. Financial aid decisions are made in March.

--Indian students generally study Wireless Communication or Computer Engineering. Applicants come from 2nd class Indian universities. Many junior IIT students are seeking summer internships. These applications are sent to Indian students/colleagues for review.

--Computer Science department is interested in collaborating with USEFI for selecting the right students.

--There are 39000 students on campus, of which Chinese students number 544 and Indian students number 525. Of the Indian students, graduate students number 340, undergraduates number 100 and those on OPT number 84. More than 120 countries are represented at Rutgers, totalling an international population of 1200.

--Master's students get no funding in the first semester. But they receive full funding from the second semester. The trick is to identify a professor in the first semester in the same field and get him to recommend funding. Students should join the program before the start of classes and start investigating funding opportunities. PhD applicants, senior Master's and freshman Master's students are awarded funding, in that order. TAs are hired to grade exams and conduct "recitations", i.e., discussion of exercises, one per week.

--Regarding jobs after graduation, Computer Engineering graduates find jobs quickly since programmers are in high demand. For Computer Science graduates, jobs are easier in industry than in academia. Many financial companies are hiring Computer Science graduates nowadays. There is no job crisis in the computer science field. There are lots of CPT/OPT opportunities available, and that is the path to regular jobs. More jobs are available for Mechanical Engineering graduates.

--Most Indian students nowadays are going for Master's degree only. There are far fewer PhD applicants, primarily because the department cannot assure a financial package beyond the first year. Secondly, many Master's graduates are going to work for financial companies, and a large percentage is returning to India. Thirdly, there seems to be a lack of interest among Master's students to do research or write a thesis.

NEW JERSEY INSTITUTE OF TECHNOLOGY

Prof. Ronald Kane, Dean of Graduate Studies and Assistant Vice President for Academic Affairs, Office of Graduate Studies

Importance of test scores

Important. There is a minimum score for TOEFL. GRE score is a departmental requirement. The median Quantitative GRE score is 690. A Verbal score of above 500 is good; that below 350 is bad.

Correspondence with US faculty

It is critical for PhD applicants to be in correspondence with faculty, since they control the grants. It is not important for Master's applicants, and in fact, discouraged.

Letters of Recommendation

For PhD applicants, 3 letters are required. They should demonstrate the relationship between applicant and recommender.

For Master's applicants, only 1 letter is required. This is of low value.

Statement of Purpose

For PhD candidates, this is a requirement.

For Master's applicants, only the M.Arch requires it.

Prof. Narain Gehani, Dean, College of Computing Sciences

Importance of Test scores

Important. Good GRE scores need to be backed up by good grades. High GRE scores backed up by good grades is good. If GRE scores are low but grades are good, the student may be admitted. On the other hand, if the GRE scores are high, but the grades are low, the student may not be admitted.

Correspondence with US faculty

For PhD students, TA/RA is given only if they are admitted. RA is awarded by the professor, TA is awarded by the department.

Other information compiled from responses from the above Deans

--Indian students select NJIT because of the comfort level of the local population being largely Indian, reputation of NJIT, recommendation from seniors and an earlier family member having attended the school. Also, NJIT is located in the economic hub of the country, with its proximity to New York, Connecticut and Philadelphia. Thus students find plenty of internship opportunities here, which translate into jobs later.

--The Engineering program offers Bachelor's Master's and Phd, but the Sciences offer Bachelor's and PhD only, with no option for a Master's on the way.

--For sources of financial support, the applicant must first check the university and departmental websites. For PhD applicants, there are two sources of financial support: Assistantships and Fellowships. PhD applicants are considered by the department. Master's applicants get limited aid which may not be awarded immediately, but may come a year later. There is a central pool of money allocated to the departments. Admissions committees decide on admission and financial support. The Graduate Office awards Provost's Fellowships, which are based on GRE scores.

--Students should first ask the question: Where can I get the best education. Financial aid is secondary.

--There are huge opportunities for doing CPT and OPT. Debts get wiped out a few months after CPT and OPT.

--The Graduate College defines policy for the departments. The Departments update the College on admissions. The Graduate Department recommends a TA and sends it to the College for approval. The PhD director looks at all applicants and screens them.

FAIRLEIGH DICKINSON UNIVERSITY

Prof. Alfredo Tan, Director, School of Computer Science and Engineering

There are 4 departments: Electrical Engineering, Computer Engineering, Computer Science, MIS and E-commerce.

There are 360 students enrolled in the Master's in the above subjects.

Regarding the 16th year requirement of Indian bachelor's degree students, they can make up for the 16th year by doing a bridge course, a first year MSc recognized by UGC or AICTE. Open university courses are not recognized.

The courses are industry-oriented.

Applications come first to the International Admissions office where they are screened. Screened applications are sent to the various departments. After admissions decisions are made, they are returned to the International Admissions office for financial aid decisions.

About Internships and their value

80 students are doing internships. The Career Placement department organizes company fairs. Companies contact students directly also.

Why do companies hire Interns?

- it is an opportunity for them to observe the candidate at a basic level
- student performance is observed
- students are trained in the company's own way
- they are paid a reasonably good salary
- they are hired for particular projects for which the student may have a specialized knowledge
- they are a help for regular employees
- they provide summer vacancy replacement.

Departments use the following criteria for admission:

- GRE scores
- Undergraduate courses taken. The level of difficulty of the courses is taken into account.
- Undergraduate marks.
- Letters of recommendation are important. They must be carefully written. They must match the grades obtained by the student. They must be credible.
- Statement of Purpose is not required, but it is helpful.

Overall, it is a balancing act between a good previous school and low GRE scores, versus a not well-known school and high GRE scores, etc.

Prof. James Almeida, Associate Dean, Silberman College of Business and Associate Professor of Entrepreneurship

The Business School offers MBA and MS in Accounting and Taxation courses. The MBA is a 2-year course of 16 courses, 4 courses in the desired specialization and 12 core courses. For students with a BCom, there may be a few course waivers. There is an accelerated 1-year MBA which has the same number of credits as the regular MBA.

The background of MBA applicants varies. They may come from Science, Arts or Commerce backgrounds. Applicants' previous grades are reviewed to check whether they can withstand academic rigor. The GMAT is an indicator of whether they are capable of graduate study.

Objectives of the MBA program

- decision making
- communication skills
- information mining
- business ethics

- competing in a global marketplace
- leverage of technology for better decision-making.

The MS comprises 15 courses of 30 credits, focussed on a specialization.

Regarding the 16th year of education, it can be compensated by the 1st year of MCom or MBA. Institutes such as NIIT and open universities are being explored for credit also.

A couple of years of work experience is strongly recommended. It may be concurrent with academics. It may be part-time or full time.

Currently, FDU is collaborating with Alliance Business School in which students can do 5-6 base courses at ABS and 10-12 courses at FDU. If the visa is refused, they can complete the program at ABS.

The current AACSB is changed to Association to Advance Collegiate Schools of Business – International.

Barbara Heissenbuttel, Director of International Admissions and Heather Augur, Director of International Admissions (Marketing & Recruitment)

The international graduate scholarship program, based upon academic merit and to some extent financial need, is available for all academic programs. Scholarship decisions are made by the scholarship committee which is comprised of admissions professionals aided by faculty. Average graduate scholarship from the Graduate Office is \$5000. Graduate Assistantships are available from the respective departments, for which applications are required. Financial need is a factor in granting scholarships. There is a balance between financial need and merit.

C. CONCLUSIONS DRAWN FROM RESEARCH

- Contrary to students' apprehensions, funding levels are stable.
- Schools make financial aid decisions based on criteria peculiar to each department. The best advice is offered by Prof. Ron Kane of NJIT: "Different schools have different criteria for admission and financial aid. So students should do the best they can to meet all of the criteria."
- Applicants should try to obtain research and work experience prior to applying; this will enhance their opportunities of getting financial aid.
- Graduate departments offer assistantships, and graduate offices offer scholarships; students may compete for both. Students should arrive early on campus and begin to investigate funding opportunities.
- The first priority of a student should be to meet his academic goals; financial aid will follow. In other words, students should not start their search based on schools that offer financial aid, but on schools that offer the best academic experience.
- Communication with faculty members is the key to admission, which leads to funding.
- Internships during and after the academic curriculum (CPT/OPT) are critical factors in graduate study. Students should do thorough research on which schools offer maximum assistance with internship placements. Internships not only pay well, they are absolutely critical in the student's future employment search.
- Applicants should be as specific as possible in outlining their program objectives. An example of this is from a prominent photo display at NJIT: "Nkechi Nnadi is a PhD student whose professional goal is straightforward—to create tools that can effectively channel and manage the enormous flood of information unleashed by the digital age. What's different is her personal goal, which is to see these tools put to work in underdeveloped nations to stimulate grassroots economic growth. Her vision is of a new generation of digital libraries and interfaces that will enable communities in developing countries to collaborate and access information that will help them get ahead."

OBJECTIVES VS. OUTCOMES

I achieved all of the objectives I had intended to achieve. I had prepared a detailed questionnaire which I used as a basis of my research. All of the interviewees were prepared for my visit, having been given my background, work experience and research objectives in advance of my visits with them. My interviewees included admissions officers, faculty, directors and students. In all cases, as is natural, the interviewees were enthusiastic about what they wanted me to know, which required a bit of gentle paddling to steer them back to my own needs. I took extensive notes, which enabled me to gain information of several important areas other than financial aid.

FOLLOW-UP AND NEXT STEPS

- Communicating with all campus hosts thanking them for their time.
- Preparing a Powerpoint presentation on “Financial Aid for International Graduate Applicants”.
- Writing an article on “Financial Aid for International Graduate Applicants: The Inside Story”.
- Training junior advisers in “Financial Aid for International Graduate Applicants”.
- Conducting sessions on financial aid with students and their parents. Develop a parents’ network.
- Reading reports of all PAL Fellows on financial aid and collate the information for presentations.

RECOMMENDED RESOURCES

1. “Inside Graduate Admissions” – a USEFI-produced CD on U.S. graduate admissions, 2002. Provides brief insights on financial aid decision-making. A good basis for my own research.
2. “Paying for Graduate School without going broke”, The Princeton Review, 2005. Financial aid from the applicant’s perspective. Provides information on costs of education, types of university aid, money management. My own research on understanding financial aid decisions from the department perspective would balance out the perspective into a well-rounded informational resource.
3. Article on financing U.S. study in the Times of India , January 24, 2008. Discusses the general scenario of financial aid for U.S. study.
4. “EducationUSA Weekly Update”, resource file at USEFI-Kolkata. Provides information on financial aid offers by various U.S. universities. Useful background information for getting a glimpse into admissions officers’ decision-making process.
5. “Financial Aid Guide” in EducationUSA website. Provides comprehensive information on sources of financial aid, methods of obtaining financial aid, methods of reducing education costs and the Peterson’s “Find-a-School” Search Engine with a new financial aid search feature.
6. “Advising for Study in the United States: A Manual for Educational Advising Professionals”, The College Board, 2007, Chapter 12 “Financing U.S. Education”. Briefly describes graduate financial aid opportunities.

MISCELLANEOUS ANECDOTES, TRAVEL INFORMATION

- I was sitting alone in the café of a school, when a student walked in fuming at the school. She said to the counter person “This is the worst decision I made in my life, coming to this school! It’s an awful place! I wish I had known.” It was a good thing my campus host wasn’t around listening to this.
- If you’re travelling in an Amtrak train, look for a foot button in the door of your compartment. If you don’t press the foot button, the door will not open and you’ll miss your stop, which happened to me at Trenton. When I discovered the button, it was too late. I got off at the next station and took a taxi back to New Brunswick, which thus became an expensive journey to my campus.

APPENDIX: MY PAL ITINERARY

May 13: Council of Graduate Schools, Washington, DC

May 15 and 16: Rutgers, The State University of New Jersey, New Brunswick
Meetings with International Students Office, Graduate Admissions, Graduate School, Departments of Computer Science and Electrical Engineering, and a few graduate students.

May 20: New Jersey Institute of Technology
Meetings with International Students Office, Graduate Admissions, Graduate School, Departments of Computer Science and Electrical Engineering

May 21: Fairleigh Dickinson University
Meetings with International Students Office, Graduate Admissions, Graduate School, Departments of Business, Natural Sciences, Computer Science and Engineering

ADVICE FOR FUTURE PALs

- Develop a questionnaire. Fill in the information while interviewing.
- Carry a laptop with you.
- Let interviews flow. You may gather information on several topics other than your specific research topic.
- Take notes while interviewing.
- In the evening, after your day's work is done, put your questionnaire responses and notes together and compile the information in your laptop, school by school. In this way, you will be able to do your report-writing as your research days progress, you will be able to remember small details, and best of all, your report-writing will be done by the time you leave the U.S.! It will be one big task out of the way!