

## **A detailed report on my participation in PAL research project titled “Financial assistance for International graduate applicants”**

**May 9- June 2, 2008**

**C. Vijayalakshmi, USEFI, Chennai, India**

### **Introduction:**

#### **Learning is like rowing upstream, not to advance is to drop back**

As educational advisors, we have to keep ourselves updated with the latest information in the higher education process, and the professional training programs offered by the Department of State enhance our learning opportunities. We start with USBT and then move on to regional conferences, NAFSA and we finally do our PAL project as advancement in our profession.

PAL is designed for senior EducationUSA advising staff to research specific areas of interest for the benefit of students interested in U.S. higher education. Advisers are mentored by the College Board and professionals identified by them to develop their research projects, prepare research questions, select U.S. campuses and resource persons for detailed research. Another objective of the program is to train the advisers in leadership skills through seminars, workshops and group discussions.

The PAL program is divided into three segments of one week each: a leadership program in Washington, DC; campus visits for research; and the annual NAFSA conference. The PAL program of 2008 brought together a group of 12 EducationUSA advisers from 8 countries around the world.

I had the privilege of conducting research in the U.S. on the topic, “Financial assistance for international graduate applicants” under the PAL program. The leadership seminars and the mock preparation for our interviews were very helpful. We also participated in the Department of State organized presentations for the advisers.

### **Project Description: Financial assistance for international graduate applicants**

**Goal 1:** To find out how universities base their decisions on granting financial assistance for graduate students

Prepared a list of questions that I get from students from our region on financial assistance, sought individual appointments with admissions persons/departments in different universities and sought answers to my questions, worked out a chart on what factors play a major role in getting financial assistance at universities and also found out if there is a difference in the methodology adopted by various universities based on academic and other criteria.

**Goal 2:** To identify the areas where Indian students prefer to go for higher education especially with financial assistance

Identified the list of schools in New York, where Indian students prefer to go and why, research facilities availability and what majors get maximum funding, identified contacts at these schools to set up appointments to get clearer answers as to why Indian students get financial assistance (what are the strong points in Indian students that make them get financial assistance) and what role do the other items of the application package play in determining financial assistance to graduate students.

**Objectives vs Outcomes:** The following are the questions that I framed for our project.

- How will a student know his/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?
- How will the universities look at a student who is academically strong but does not have enough financial assistance to cover the expenses? Will he/she be given aid?
- Is there a need based aid for international graduate students?

**Council of Graduate Schools, Washington DC. - May 13, 2008**  
**Diana Carlin, CGS Dean-in- Residence & Director of International Outreach**

Prospects of receiving financial aid:

Dr. Carlin started the conversation with an overview of CGS as an organization of institutions of higher education in the U.S., Canada and across the globe engaged in graduate education, research, scholarship and the preparation of candidates for advanced degrees, how universities can become a member of CGS and also highlighted what CGS does in terms of faculty development. She went on to explain the difference in using the terminology financial aid and financial assistance. "Financial Aid" generally means loans, which are not available to international students. But financial assistance may be available. Students should check the websites of individual schools to see what "financial aid" means at that school. Students should also check the graduate school and departmental websites for availability of Teaching Assistantships (TA), Research Assistantships (RA), Graduate Assistantships (GA) or fellowships.

Responding to the questions that I had on financial assistance she said:

Students should also check the graduate school and departmental websites for availability of TA, RA, GA or fellowships.

Importance of test scores: The department decides the requirement, and the student should check with Graduate Director at the department for TA and with the faculty for RA positions.

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. Is the student ready for graduate work? Is he a self-starter, independent and can he work with the team are some of the questions that should be addressed in the letter.

Statement of Purpose: Very important. They are read by the Admissions Committee that is made up of faculty from the department.

Conversion of Indian scores to American GPA system: Students should write to the admissions office. Students from Indian schools that are popular will have an advantage.

Submission of statement of finances: To be submitted only after financial award is made. Students can negotiate with the graduate school/department for increasing their financial award in case they feel that

the amount given is not substantial subject to them having an excellent academic record and good standardized test scores. There is no need based aid given to students.

### **New York University - May 15, 2008**

I met with the Director of Undergraduate Admissions ( since my appointment with the graduate department was later). This appointment helped me get a feel of what they look for at the undergraduate level. In a nutshell, I could understand that there is no financial assistance available for international undergraduate applicants.

### **David P. Giovanella, Director of Graduate Enrollment Services at NYU Graduate School of Arts and Science.**

Responses to my questions:

Limited financial assistance available for Master's program. Full funding available for Ph.D. program at the University for a span of 5 to 7 years.

Only merit based assistance and no need based aid is given to international students.

Funding available for programs at the Master's level:

Journalism, museum science, fine arts, creative writing, French studies, Latin American studies are some of the programs that have funding.

Department decides on their own regarding the eligibility for financial assistance for international graduate applicants. All the factors are taken into consideration like statement of purpose and letters of recommendation.

Acceptance at the Ph.D. level indicates availability of funding for the student.

Financial aid certification forms are completed after they have been accepted to the program.

Important: If the student gets a part of Fulbright scholarship, the university will pay the equal amount to the student to take care of the educational expenses.

### **Jennifer Conlan, Computer Science Department (MS Programs)**

Initially she was a lot apprehensive of sharing any information on financial assistance. After assuring her that it is not for the press, she was willing to give an overview of the process.

Her responses:

Funding is available only at the Ph. D. level and very limited for Master's programs and indicated it is almost nil for international students.

Requirement of test scores: Very high scores in Quantitative and good scores in Verbal and good TOEFL scores are important.

Academic requirement: Minimum 3.0 GPA required. If the student has funding and fails to get 3.0 GPA they will be put on academic probation and might lose funding.

Statement of Purpose: Very important and more emphasis on research will help strengthen the application.

Letters of Recommendation: Faculty references on extensive research experience of the student in the field that they are applying to will definitely strengthen application. No need based aid is available for international students.

**May 16, 2008**

**Dr. Joel Oppenheim, Senior Associate Dean for Bio Medical Sciences  
NYU Langone Medical Center**

Dr. Oppenheim was willing to share more information about the department and was answering to all the questions I had on financial assistance.

Financial assistance is only at the Ph.D. level and acceptance is only with full financial assistance covering tuition, living, health insurance and other benefits. Highly selective department with just 14% acceptance. On an average students do their Ph.D. for 5 or 6 years, and the earliest duration a Ph.D. was received by a student was 3.2 years. Students should also check the graduate school and departmental websites for availability of TA, RA, GA or fellowships, and they are highly competitive.

Importance of test scores: Good scores are required to meet the competition from international students.

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: Very important. Well written letters indicating the student's research abilities will add strength. Faculty might be contacted for further information about the student.

Statement of Purpose: Very important. They should indicate the research interest of the student and the skills they have developed towards the research area. Lab research work will have strong merit.

Conversion of Indian scores to American GPA system: Students should write to the admissions office. Students from Indian schools that are popular will have an advantage.

Submission of statement of finances: To be submitted only after financial award is made.

The more research experience the students have, the better it is for their acceptance into graduate programs. Dr. Oppenheim highlighted this as the core strength in the applications.

**Columbia University: May 16, 2008**

**Ms. Tiffany Simon, Assistant Dean, Office of Graduate Student Services, Fu Foundation School of Engineering & Applied Science, Columbia University**

Ms. Simon was very friendly and she was very happy to share all the information that she had on the topic.

Her responses are:

Financial assistance more at the Ph.D. level, and at the Master's level GA/TA/RA/ and prestigious Presidential fellowships are also available based on merit.

Highly competitive department with less acceptance.

Students should also check the graduate school and departmental websites for availability of TA, RA, GA or fellowships, and they are highly competitive.

Importance of test scores: Very good scores are required to meet the competition from international students.

Correspondence with US faculty: Very important. The student may obtain a TA in another department if it is not available in his own field. Individual previous teaching experience adds strength. Faculty might be contacted for further cap gap amounts for assistantship. If the student has financial assistance but still lacks to meet the entire amount, he/she can contact the faculty, and they will try and identify opportunities for students in other departments.

Letters of Recommendation: Very important. Well written letters indicating the student's research abilities will add strength.

Statement of Purpose: Very important. They should indicate the research interest of the student and the skills they have developed towards the research area. Lab research work will have strong merit.

Conversion of Indian scores to American GPA system: Students should write to the admissions office. Students from Indian schools that are popular will have an advantage.

Submission of statement of finances: To be submitted only after financial award is made.

The more research experience the student has, the better it is for their acceptance into graduate programs and for research assistantship.

**State University of New York, Stony Brook - May 19, 2008**

**Stav Boutsis, Senior Admissions Advisor/International Admissions Coordinator**  
**Elizabeth Barnum, Assistant Dean for International Services, Graduate School**  
**Judith Berhannan, Dean of Undergraduate Admissions**  
**Imin Kao, Assistant Dean of CEAS**  
**Kent Marks-Graduate School**  
**I.V. Ramakrishnan- Computer Science Department**

We had a round table meeting with all the people at SUNY, Stony Brook.

Responses to questions:

**Dr. I.V. Ramakrishnan from the Computer Science Department informed:**

M.S. programs only have partial funding from the faculty. Ph.D. programs are more rigorous and are fully funded by the university. They have a separate process of admission. The programs are extremely competitive, and the students should show "Good progress" to maintain funding.

Linux operating systems is one area where students are funded.

Academics should be extremely good and grades lower than 3.7 are not accepted for a Ph.D. program.

Both TOEFL and GRE scores should be very good for admissions. Advanced GRE not required. Very good quantitative scores are essential.

Financial aid is generally awarded for three years.

Statement of Purpose: Important, and the more publications that have been done by the student, the better the application is. Explanation of the project and research publications to the student's credit will strengthen the application.

Letters of Recommendation: Not so important. Sometimes students write their own letters of recommendation, and hence they do not give so much importance.

No need based funding is available. Evidence of prior research experience relevant to the program is important.

### **College of Engineering and Applied Sciences:**

TOEFL, GRE are required by the department. Department decides the eligibility. Sixteen years of education is a must for getting into a Master's program.

At the biomedical program, quantitative scores are not weighted much. Good research experience related to the field will be an added advantage for financial assistance. All the other requirements are the same as the engineering department. Ph.D. students get full financial assistance.

We also met with the Department of Asian and Asian American Studies Ambassador Harsh Bhasin and Dr. Sridhar stated that the requirements are the same as other departments. Most of the students only apply for Ph.D. programs and are fully funded. They also have study abroad programs in other countries including India.

### **University of Buffalo - May 20, 2008**

We met with Steven L. Shaw, Director, International Admissions to get an overview of the admissions process at UB.

### **Dr. Noreen Williams, Professor of Microbiology indicated that:**

Ph.D. programs are fully funded for the entire duration. M.S. programs are funded by the department.

TOEFL, GRE scores are important, and good scores stand a better chance for financial assistance.

Statement of Purpose should be honest and should contain information on research done, publications in journals and international paper presentations. It is very important.

Letters of Recommendation should indicate the student's interest in research, work done in research labs, and the student's ability to work as a team.

Extremely good GPA's, reputation of the school from where the student comes, lots of research work, reading and updating on the current trends add strength.

**Dr. Bharat Jayaram, Professor and Chair, Department of Computer Science and Engineering and Dr. Jinhui Xu, Associate Professor spoke on the financial assistance:**

Ph.D. programs are fully funded for the entire duration. M.S. programs are funded by the department.

Test scores are very important. Department decides the eligibility scores for Engineering and Computer Science.

Statements of purpose are extremely important. The more research the student has done about the program and the department and can very clearly explain in their statement as to why they chose the program and what are they planning to pursue helps them get an edge over other students.

Department makes the decision on financial assistance and only based on merit. No need based aid.

Letters of recommendation not really looked at since students write them sometimes.

Extremely good GPA's, reputation of the school from where the student comes, lots of research work and publications will add merit to the case.

**Christopher S. Conor, Director, Graduate Enrollment Management Services, University of Buffalo**

His responses are:

TOEFL, GRE scores are important, and good scores stand a better chance for financial assistance

Statement of purpose is extremely important.

Financial aid decisions are done by the department.

He also insisted that universities should make a quick decision on the student's application and inform them so as to avoid losing good students on campus.

**Canisius College - May 21, 2008**

I met with **Ms. Esther Northman, Director International Student Programs** and she gave us an overview of Canisius College and the programs offered there.

I met with **Ms. Stacy Carney, Director Sport Administration program**. She briefed me on the various programs offered by their department and spoke on the assistantship opportunities available.

First and foremost, students do not need to have a background in sports program to be eligible to apply for a Masters. Any undergraduate degree will be eligible.

Financial assistance is given in the form of graduate assistantships to pay for school.

Academic scores with at least 2.75 GPA is required.

Letters of recommendation are important. Statements of purpose are also important and can be completed on-line. Experience of working with people, flexibility, communication skills are also important.

**Dr. Melissa Wanzer, Professor, Communication Studies Department, Canisius College**

She spoke about MBA programs. They offer need based and merit based assistantships.

Statement of purpose is of minimal importance only. This is more for scholarship than admission.

Letters of recommendation are less importance only.

Assistantship availability: 2 in the office of graduate admissions and (? 1 or 2?) each in the academic departments.

TOEFL required and GMAT with a minimum of 440/800 is required. There are no scholarships available.

**Dr. James Bagwell, Director of Graduate Admissions, School of Education and Human Services**

TOEFL, GRE scores are required and the department decides on the eligibility.

Statement of purpose is required, and a well written statement counts a lot. Letters of recommendation are required.

Assistantships and financial assistance are available based on the individual student's academic record and other application materials.

We met with all the administrative heads at a meeting at the College and hence had an excellent opportunity to promote EducationUSA, USEFI and the services offered by all the educational advising centers around the world. We shared information on the different types of fairs held world wide and insisted them to raise their visibility through participation in fairs in different countries of the world. They have started writing to us about the fair.

**Outcomes:**

A couple of university faculty members insisted that they accept applications only from well known institutions in India. I was concerned about this fact, since many of the students who are academically strong might lose out just because they are not from popular Indian colleges/universities. I requested the universities to check with the Indian advisors about the reputation of the college/university before they make a decision to refuse applicants. I shared information on all the educational advising offices in India and also informed them that they can do the same with other advisors around the world through [www.educationusa.state.gov](http://www.educationusa.state.gov)

I was able to get specific answers to my queries from most of the universities and departments. I have achieved all of the objectives I had intended to achieve. I had prepared a detailed questionnaire which I used as a basis for my research. All the university representatives were given my background, work experience and research objectives in advance of my visits by the College Board. I had sought answers from admissions officers, faculty, directors and administrators. This was a very fruitful experience with me learning a lot about my research and also contributing information to the universities on Indian system of education and the types of institutions. This also helped reach out information on EducationUSA network and the advising centers around the world.

**FOLLOW-UP AND NEXT STEPS**

- Thank all the hosts for sharing their time and information about the university and department

- Train other advisers in “Financial Aid for International Graduate Applicants”.
- Conduct sessions on applying for financial aid for graduate students
- Share information with REAC to be sent to other advisors and serve as a point of contact for information on financial assistance questions.

## **RECOMMENDED RESOURCES**

1. “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.
2. “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.

## **ACKNOWLEDGEMENTS**

I would like to thank the following persons/institutions who have been instrumental in pursuing my PAL project.

### U.S. Department of State:

Ella M. Clement-Lilly, Program Officer for South and Central Asia  
 Dorothy Mora, Acting Chief, Educational Information and Resources Branch  
 Kathleen Alam, Regional Educational Advising Consultant, South and Central Asia

### College Board:

Janine Farhat, PAL Fellows Program Director and Special Projects Manager  
 Carol Blythe, Interim Director, Office of International Education  
 Stephanie Trainor, Program Associate, Office of International Education  
 Christina Hum, Administrative Associate, Office of International Education  
 Deborah Hefferon, Consultant  
 Amber Kelleher, Lead Trainer, 2008 PAL Fellows program  
 Diana Lopez, Consultant

My thanks are also due to the following persons who helped me in my research, in terms of organizing visits to their respective campuses, providing general information on their campuses and setting up appointments:

### **Council of Graduate Schools:**

Diana Carlin, CGS Dean-in-Residence & Director of International Outreach

### **New York University:**

Ms. Vivian Cipolla, Director of Undergraduate Enrollment Services  
 David P. Giovanella, Director of Graduate Enrollment Services  
 Jennifer Conlan, Computer Science Department  
 Dr. Joel Oppenheim, Senior Associate Dean for Bio Medical Sciences, NYU Langone Medical Center

### **Columbia University**

Ms. Tiffany Simon, Assistant Dean, Office of Graduate Student Services, Fu Foundation School of Engineering & Applied Science, Columbia University

### **State University of New York, Stony Brook**

Stav Boutsis, Senior Admissions Advisor/International Admissions Coordinator  
 Elizabeth Barnum, Assistant Dean for International Services, Graduate School  
 Judith Berhannan, Dean of Undergraduate Admissions  
 Imin Kao, Assistant Dean of CEAS, Kent Marks-Graduate School,

I.V. Ramakrishnan- Computer Science Department  
Ambassador Harsh Bhasin and Dr. Sridhar, Stony Brook

**University of Buffalo:**

Steven L. Shaw, Director, International Admissions  
Dr. Noreen Williams, Professor of Microbiology  
Dr. Bharat Jayaram, Professor and Chair, Department of Computer Science and Engineering and  
Dr. Jinhui Xu, Associate Professor  
Christopher S. Conor, Director, Graduate Enrollment Management Services

**Canisius College**

Ms. Esther Northman, Director International Student Programs  
Ms. Stacy Carney, Director Sport Administration program  
Dr. Melissa Wanzer, Professor, Communication Studies Department  
Dr. James Bagwell, Director of Graduate Admissions, School of Education and Human Services

**Choice of New York for research**

- Indian students select New York because of its popularity and also because of the good schools in the location: large Indian population around. Also, these schools have unique features that students are looking for while applying, and because of its location, students are able to find internship opportunities and job opportunities beyond their graduation.
- Most students from India are applying for Master's degrees only because of the availability of specializations and financial assistance opportunities. Even if they do not get at the start of the program, they explore opportunities to get them from second semester onwards.
- Indian students generally apply to Computer Science or Engineering programs.  
One of the university faculty was concerned that the attrition rate in Ph.D. is more, since students get placed well and leave their research programs after just taking their Master's degree.

**MISCELLANEOUS ANECDOTES, TRAVEL INFORMATION FOR FUTURE PAL PARTICIPANTS**

Some of the departments I visited were willing to share more information than just giving me responses. This was very useful since it gave me an overview of the entire department rather than just sticking to our research. Future PAL participants should allow the university representatives to give them more information but also steer them to answer questions that they might have.

I think PAL fellows should also take some time to go around the place so they will be in a better position to talk to students about the place where the university is located.

PAL is an intensive research program and I would like to suggest to future PAL fellows to be prepared for early or late travel to reach the universities for their interviews. Also, I would like to indicate that future PAL participants should select a reasonable number of colleges/universities that are located in one state, so they can actually concentrate on more details rather than getting an overview of colleges.

All the advisers who were on PAL were very friendly, and we have started establishing a very good network. PAL is an excellent program, and I hope to continue with more specific research on topics that might be of use to our students.

Viji: [usiefchennai@fulbright-india.org](mailto:usiefchennai@fulbright-india.org)

Research on financial assistance: New York Universities

Questions	Council of Graduate Schools CGS	New York University Graduate Dept Arts and Sciences	NYU Comp.Sci.	NYU Langone Medical Center	Columbia School of Engg Graduate Dept	SUNY, StonyBrook Computer Science	Univ of Buffalo Microbiology	UB Graduate Dept	Canisius College Graduate Dept Sports Admin	Canisius Comm. Studies
Importance of test scores	Depends on graduate school and department.	Very important.	Very important and good scores are required.	Important.	Extremely important-good scores	Very Important.	Very Important.	Important. Good scores stand a better chance	Minimal importance	Minimal importance 440/800 GMAT
Correspondence with US faculty	Very important.	Important - only if they can relate their work to the department	Very important	Important for PhD applicants. Not important for Master's applicants.	Very important.	Very Important. Should relate his/her research area to that of faculty	Very Important. Should relate his/her research area to that of faculty	Depends on the program, and research is important.	Not important	Not important
Letters of Rec.	Important.	Important.	Very important. details of research experience add value to application	Important for PhD applicants. Not important for Master's applicants.	Very important. Well written letters add strength	Not so Important.	Very important - should indicate student's research capability	Important.	Important	Less importance
Statement of Purpose	Very important.	Important.	Very important	Somewhat important.	Very important. Lab research work add strength	Very important and more publications strengthen the applic.	Very important and <b>HONEST</b> information to be provided	Very important.	Important	Minimal importance-more for scholarship than for admission
Conversion of Indian marks to American GPA	Students should ask admissions office.	Very competitive Admissions office will do it.	Admissions office converts Indian marks to GPA.	?NJIT knows Indian grading system.	Admissions office converts Indian marks to GPA.	Admissions office converts Indian marks to GPA.	Admissions office converts Indian marks to GPA	Admissions office converts Indian marks to GPA	Admissions office converts Indian marks to GPA	Admissions office converts Indian marks to GPA
Submission of statement of finances	Not required to be submitted until financial award is made.	After acceptance to the program	After admission to the program, before I-20 issuance	Not required to be submitted until financial award is made.	Not required to be submitted until financial award is made.	Preferably at the time of applying to avoid delays in I-20 processing	Not required to be submitted until financial award is made.	Good to send it with the application to avoid unnecessary process delays	Good to send it with the application to avoid unnecessary process delays	Good to send it with the application to avoid unnecessary process delays
Financial assistance review process	Can negotiate with dept for more funding if they are academically bright	Fulbright funding might help get some assistantship from NYU	Only for Ph.D. No need based aid for Master's	Full funding for Ph.D.	Faculty might help with cap gap amounts for assistantship	Based on merit	Based on the strength of the applic. & student	Department to decide	Department to decide based on the student's merit and need	Department to decide based on the student's merit and need