



Studying in the U.S. series

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UNDERGRADUATE STUDY

IN THE UNITED STATES

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1. INTRODUCTION

IS U.S. STUDY APPROPRIATE FOR YOU?

Hundreds of thousands of students from other countries annually come to the United States to study. Most have a rewarding academic and personal experience and return to their home country well prepared to begin or resume a career. For a few, the experience may be disappointing. The difference lies in planning, and knowing the facts well in advance. Many foreign students considering an educational experience in the United States fail to get information and advice based on their individual needs and abilities, as well as the differences in American colleges and universities. As a result, they may enter an educational institution in the United States with expectations that cannot be fulfilled. Study in the United States may or may not be appropriate for you. Before you begin you should think about the following:

- You will need about one year to complete the application process.
- Study in the United States is expensive. You will need a minimum of \$12,000 per year, and many universities cost more than \$20,000 per year.
- For undergraduates, financial aid is very rare.

CONSULT SIC

Qualified educational advisers in SIC provide information and many services free of charge. When you go, or if you inquire by mail, you should state the following:

- Your secondary school grades;
- Your field of study;
- Whether or not you need financial aid;
- When you want to begin study;
- Your English language proficiency; and
- Where in the U.S. you want to study.

Educational adviser can assist you in answering questions about:

- Equivalence between the educational system in your country and the United States;
- Entry requirements for study in your field;
- Use of reference materials to find appropriate institutions;
- Sources of financial assistance available in your home country and in the United States;
- Testing requirements and applications;
- How to prepare your application;
- How to plan your education; and
- Adjusting to academic and cultural life in the United States.

DEFINE YOUR EDUCATIONAL AND CAREER OBJECTIVES

Because educational objectives are usually related to a specific career goal, you need to consider how study in the United States will fit into your long-range plans, and whether this study will be fully recognized at home. Ask yourself some important questions:

- What career do I want to pursue?
- Is employment available in this field in my home country?
- How can study in the U.S. enhance my career?
Consult educators, government officials and working professionals in your country to determine the usefulness of U.S. study for you at this point in your career. Check to see if there are revalidation or certification procedures for employment and take these into account in your planning.
- Can I receive the same training at less expense in my own country or in a nearby country? In some countries, undergraduate degrees from other countries may not be recognized for employment. Financial aid is more limited at the undergraduate level. In such circumstances, you may want to consider study in the U.S. at the graduate level rather than the undergraduate level, or you may want to study at the two-year technical degree level.
- Will my U.S. degree be accepted when I return?
- Will it offer the right kind of qualification for the kind of work I want to do?
Check with the Croatian Ministry of Science and Technology (www.mzt.hr) before you go, to find out if recognition of study abroad will pose any problems. If you are not a Croatian citizen, check with appropriate authority in your home country.

2. THE STRUCTURE OF EDUCATION IN THE UNITED STATES

TYPES OF U.S. INSTITUTIONS OF HIGHER EDUCATION

Two-year institutions, which are sometimes referred to as community or junior colleges, award the associate degree - Associate of Arts (A. A.) or Associate of Science (A.S.) - following successful completion of a specific two-year, full-time program. There are two basic types of programs at two-year institutions. Some programs are strictly academic and designed to prepare students to transfer to four-year institutions with bachelor's degree programs. Others are more practical or applied and provide career training in specific areas. This second type does not usually prepare students for transfer to a four-year institution, though a four-year institution may still accept some of the credits earned. The state and local communities publicly support most two-year institutions, although some are private. Some private two-year colleges are proprietary or run for a profit.

The college or university (sometimes called an institute when it emphasizes engineering or other technical courses) awards the bachelor's degree. The Bachelor of Arts (B.A.) or Bachelor of Science (B.S.) degrees are the two most frequently awarded, but a variety of bachelor's degrees by other names are also granted. Bachelor's degree is typically awarded following successful completion of a four-year, full-time program. Bachelor's degree programs in some fields of study or at some institutions can be longer than four years. There are both public and private colleges and universities in the United States, and some have an affiliation with a religious denomination.

3. FACTORS TO CONSIDER WHEN CHOOSING A COLLEGE OR UNIVERSITY

There are many things that will influence your choice of college or university. Some factors, of course, will vary in importance for each individual, based on their needs and preferences. In order to do well and be happy at your school in the U.S., you must carefully weigh all of these factors and choose the institution with the best combination of characteristics. Think about the following aspects of university life and decide which are most important for you.

1. TYPE

There are many types of schools in the U.S. - community colleges, liberal art colleges, comprehensive colleges, and universities. Some are private, others public. Some are single-sex, others religious. Be sure that you thoroughly understand these distinctions before you make a choice.

2. SIZE

Schools can range in size from a few hundred students to many tens of thousands, and size will directly affect the overall atmosphere of the school. In addition to the actual size of the student body, you should find out the size of the academic department in which you would like to study. Even at very large institutions, some departments are small and can give you more personal attention. Be sure, however, not to choose a department so small that it does not offer a full range of courses and faculty.

3. STUDENT BODY

Where do the student come from? Are there many international students? What is the male-female ratio? Are most of the students enrolled full-time? Does a large part of the student body commute, or live on, or very near the campus? What is the average age of the students? All these things should be considered.

4. SETTING/LOCATION

There are schools in every part of the United States, from the largest cities to the smallest rural towns, and everywhere in between. The cost of living in some areas is much higher than in others. Northern towns can be very cold in the winter, while those in the south can be extremely hot in summer. Choose a setting and climate in which you will be comfortable.

5. SELECTIVITY

This is an extremely important factor, since you do not wish to apply to schools for which you are either extremely over - or under-qualified. All students enter the most competitive institutions with very high grades, and most are in the top 10% of their class. There are schools for every type of students; find one that truly suits you.

6. MAJORS

Some large schools offer degrees in nearly every area of study, while smaller schools are, of course, more limited. Regardless of size, find schools that offer good programs in your major. A good program is characterized by a variety of faculty who specialize in different aspects of your field of study. Also look at facilities, laboratories, and other special features for students in your major.

7. COST

The costs involved in pursuing your education in the United States can vary from very low to over \$24,000 per year. When analyzing costs, be sure to look at total expenses, and not only tuition. Total costs will include tuition, room, food, personal expenses, health insurance, and transportation.

8. FINANCIAL AID

Some institutions offer financial aid to foreign students and others do not. This aid can be in the form of tuition reduction or remission, work-study positions, loan, or a combination of these. Some of the most expensive schools are often the most generous regarding financial aid packages, so do not exclude them from your range of possibilities simply because they are costly.

Scholarships, however, usually go to the students with best academic qualifications, or with other special talents or accomplishments, like music, art, sport etc. There are no scholarships for the study of English.

9. HOUSING

Student housing can vary widely according to the type and location of the school. The easiest option for foreign students is to live on-campus in a dormitory or student residence hall. If you must look for an apartment off-campus, think about the setting. Some large cities or "college towns" can be very expensive, and apartments are often difficult to find. Renting is not easy - it often requires a deposit of two month rent, and furniture and utilities may be extra. If you are planning to live off-campus, find out if the school has a Student Housing Office to assist you.

10. SERVICES

Schools with a substantial number of foreign students will have a foreign student advisor to help with adjustment, immigration matters, and so on. Some schools will also offer special English classes for those who need them, as well as international students' organizations, international dormitories, etc. Regardless of services for foreign students, you will want to choose a school with academic and social organizations, clubs, and activities that interest you.

11. A SPECIAL NOTE ABOUT MEDICAL AND LAW STUDY

Medical study at all levels is highly competitive. Students in the United States are never admitted to medical school immediately after secondary school, as in many countries. First, students enter pre-medical studies and complete a bachelor's degree. Only then can student apply to medical school.

For law, veterinary and dental studies, students also must complete a bachelor's degree before admission to a first professional degree program.

Law students from other countries rarely study in the United States until they have already become licensed as attorneys in their own countries and then only at the postgraduate

level.

12. OTHER

Some other factors especially important for undergraduates to consider are: Is there a general studies program and how does it fit into the curriculum as a whole? Are professors dedicated to teaching, or are the classes generally run by Teaching Assistants? Are the Library and Computer Center integral parts of the education? How are the students advised? Does the school offer orientation programs for new students?

4. ADMISSION REQUIREMENTS

Once you have made the decision to go to undergraduate school, the next step is to begin the application process. You must apply to a specific program or department. A good general rule to follow is to apply to at least two or three departments that have programs that suit your interests. Do not be afraid to set your goals high; you should apply to at least one very prestigious and highly competitive college and university. As “insurance” you should probably also apply to an institution that fits both your academic and personal circumstances and where you feel more certain that you will be accepted. If you are accepted to all the institutions, congratulations! You will have choices. The application process can be time-consuming, but if you do it thoroughly, the chances are better that you will be accepted to the program of your choice. Also keep in mind that it can be expensive to apply to many institutions, as most charge a fee in the range of \$20-\$50.

THE APPLICATION

Although U.S. educational institutions vary in their procedures and requirements for admission of students from other countries, formal applications usually include most of the following:

- A form on which you list your personal data - application form
- Certified copies of original educational documents
- Certified translations of these documents if not originally in English
- Evidence of English language proficiency (usually TOEFL)
- Scores for any required academic entrance examinations (SAT I-Reasoning test; sometimes SAT II-Subject Test is also required)
- Financial information, with applications for financial aid if requested
- Letters of recommendation from teachers; and
- Non-refundable application fee of \$10 to \$75

THE APPLICATION FORM

There is always a form that asks for personal information. It should be completed clearly and accurately, and typed if at all possible. Be consistent in spelling out your full legal name on all forms.

THE STATEMENT OF PURPOSE

The statement of purpose is an extremely important part of the application because it gives the faculty assessing your qualifications their most significant impression of you as an individual. What are your motivations? Do you write clearly? Do your interests fit those of the college you have chosen? Can you communicate your ideas effectively? Are there

special things about you that set you apart from the other applicants and make you particularly desirable as a student?

You should probably write a general statement of purpose as the first step in even considering applying to U.S. College or University. Setting your ideas and goals on paper will help you to clarify your thinking and objectives. If you can do this in less than three double-spaced typed pages, you probably have a good idea of what you really would like to do. The statement should reflect your intellectual development; one way to do this is to discuss the specific points in your life at which you made decisions regarding your academic future and give an indication of what influenced them (i.e. reasons for choosing specific undergraduate major, role models who may have inspired you, etc.).

Once you have developed a general statement, you can adapt it to suit specific programs to which you are applying by discussing the reasons you chose that particular college or university; how it fits your background and interests. The application materials may give you a specific format for the statement of purpose, or ask you to respond to specific questions, but in all cases, admission officers and faculty members are interested in your motivation, intellectual skills, and suitability for their program.

The general statement of purpose is also a good vehicle to use to approach your current (or past) high school teachers for recommendations. Make an appointment with a teacher you know fairly well to discuss your statement and solicit comments and advice before you put it into its final form. After you have had this discussion, ask for a letter of recommendation. You will have gained valuable feedback on your essay, and at the same time you will be demonstrating the seriousness of your interest in undergraduate school.

LETTERS OF RECOMMENDATION

Letters from your teachers are extremely important because your teachers are in the best position to assess your ability to do academic work. Obviously, you will want to approach teachers in the classes in which you have done well. You want people who know you personally; hence the importance of speaking with your teachers, both as you take their classes and when you seek advice on possible undergraduate programs.

STANDARDIZED TEST SCORES

When you look at the requirements for admission to an undergraduate program, you should determine whether you need to take a test such as the Test of English as a Foreign Language (TOEFL) or the SAT. Not all programs require standardized test scores, but many do. For the SAT, it is important to note whether a specific subject test is required in addition to the examination.

For many students, especially those who have suffered from test anxiety, the ideas of a nationally administered standardized test can be traumatic. But consider; first, the test scores are only one of several factors that admission committees consider in reviewing your application - the test is not a "make or break" situation; second, it is possible to study for the test - not to learn its content, but to practice the test-taking skills that will make the experience less intimidating. Working through a number of examples from such tests will show you how the instructions and problems are set up and help you to formulate strategies for approaching each section of the test. You may also wish to enroll at the standardized test preparation courses offered at SIC-International Educational Center (TOEFL, SAT & GRE General Test-mathematical part).

Perhaps the most important, and most daunting, aspect of standardized tests is that they are timed. You have only a certain amount of time to complete each section; therefore, as you work your way through the examples, set an alarm clock and work against it. Get used to working under pressure. The more familiar you are with the format of the exam and the instructions for each section, the less time you will have to spend figuring out how to do things and the more time you can spend actually answering the questions.

APPLICATION CHECKLIST

_____ Statement of Purpose	_____ Standardized Test Reports
_____ Transcripts	_____ Application for Financial Aid
_____ Application for Admission	_____ Other Information Required
_____ Letters of Recommendation	

5. CHOOSING A COLLEGE

CHOOSING-A-COLLEGE QUIZ

Take this brief quiz to help you put the task of choosing a college in perspective.

	TRUE	FALSE		TRUE	FALSE
<ul style="list-style-type: none"> There's only one college that's right for me 	_____	_____	<ul style="list-style-type: none"> The college I want to go to is too expensive for me to consider 	_____	_____
<ul style="list-style-type: none"> All colleges are alike so there's no point spending a lot of time deciding where to apply 	_____	_____	<ul style="list-style-type: none"> My first-choice college is so selective that I didn't have the chance so there's no point in applying 	_____	_____
<ul style="list-style-type: none"> It's impossible to know what a college is really like until you're actually a student there, so there's no point in doing a lot of research or visiting campuses 	_____	_____	<ul style="list-style-type: none"> If I make the wrong choice about which college to go to, I'll be stuck for four years in a place I don't like 	_____	_____

If you answered False to all those questions, you scored 100 percent. The facts are:

- No college is perfect in every way, but there are lots of colleges that have many, if not all, of the features you want - so your chances of finding colleges that meet your needs are very good.
- There are basic similarities, but each college is distinctive in its own way. Those subtle distinctions can make the difference between a rewarding experience and one that's just ordinary. So it's worthwhile to put some effort into making college choices.
- While you can't find out all the pros and cons of college by reading about it or spending a day on campus, guide books and a well-planned campus visit can give you a pretty good sense of whether it's a place you want to be. Don't short-change yourself by scrimping on your college research.
- A college's "sticker price" isn't necessarily what you'll be expected to pay. Don't rule out a college because of cost until you find out whether you're eligible for financial aid.
- If your test scores, GPA (grade point average), and overall high school background are anywhere within the range of college's admission requirements, don't rule it out without a try. Focus on developing the best possible application rather than on your slim chances - and let the admission staff decide whether you're the applicant they want.
- Your college choice isn't irreversible. If it turns out to be a mistake, you always have the option of transferring. And you won't be alone because several hundred thousand students do it each year.

YOUR "10 GOOD REASONS" LIST

Whether you have always planned on going to college, or are considering it now for the first time, take this opportunity to think about your reasons. If you can state them clearly at the start, your college search will be a lot easier.

Here are three questions to ask yourself before completing the chart below.

- What are my immediate goals?
- What are my long-term goals?
- Will going to college help me achieve those goals?

Begin by listing your reasons in column A in whatever order they occur to you. Then analyze and put them in order of priority in column B.

A	B
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10

6. FINANCING U.S. STUDY

SOURCES OF FINANCIAL AID

Although paying for college is a family responsibility, there are plenty of people willing to help, including:

1. The government (community, state, and federal).
2. Private organizations and foundations, national and local.
3. The colleges themselves. Each one has a financial aid office; if you're admitted to a college, its aid office will work with you and your family to try to make the opportunity affordable.

KINDS OF FINANCIAL AID

Three kinds of financial aid are available:

1. Gifts: Scholarships & Grants. These typically are free of charge - you never have to repay them.
2. College loans. Loans must be repaid. But chances are you won't have to repay them until you're no longer enrolled as a student; interest rates are reasonable; and you can pay back the lender over many years. International Education Finance Corporation (IEFC) offers loan programs for international students: www.iefc.com.
3. Part-time campus jobs. Campus jobs may involve working 5 to 15 hours a week-say, as a secretary in the art department, a student guide. Generally your pay can be used for incidental expenses - the costs of buying books, doing laundry, or ordering in the occasional pizza.

Each college you apply to will offer one, two, or all three kinds of aid in a financial aid package made for you. Your package depends partly on your financial need, partly on your academic record and other qualities.

HOW TO APPLY FOR FINANCIAL AID

You must submit a financial aid application if you intend to seek financial assistance for your undergraduate studies. **Unfortunately, assistance for non-U.S. citizens is generally quite limited.** The policies regarding financial aid vary considerably. Find out early what the policies are at the colleges that interest you. The profiles indicate which colleges offer need-based and non-need-based grants to international students. You should also explore the possibilities for aid available through the government of your home country.

NECESSARY DOCUMENTATION

You will be asked to submit documentation of your family's financial resources to help schools determine how much aid you will need if you are admitted. Students will be required to submit the institution's own financial aid form, as well as the Foreign Students' Financial Aid Application (FSFAA) downloadable from: www.collegeboard.org which is provided by the college and administered by the College Scholarship Service of the College Board. In most cases, non-citizens are not eligible for federal or state financial aid programs, but if necessary, Free Application for Student Aid (FAFSA) may be downloaded from: studentaid.ed.gov/students/publications/student_guide/index.html.

A bank statement will often also be required. Be prepared to supply the information as early as possible to avoid delays later on.

FINANCIAL WORKSHEET

Listed below are basic costs that are subject to change. Use these estimates for planning but always be aware of increases for all items. In a few cases, students are required to submit a deposit equal to a year's tuition, or even a year's estimated costs, in advance.

1. ESTIMATED COSTS FOR FOUR YEAR COLLEGE OR UNIVERSITY

	Approximate 1991 Cost in U.S. Dollars	Estimate of Cost for Program Considered
Tuition	\$3,000-\$22,000	
Fees	\$100-\$550	
Books	\$500- or more	
Travel to U.S.	\$600 -\$ 2,500 one-way	
Room & Board	\$2,200-\$5,500	
Expenses when school is closed	\$1,000-\$1,500	
Personal expenses	\$1,500-\$2,500	
Medical Insurance	\$200-\$600	
Other		
EXTRA:		
Summer study or travel		Estimate the same as total costs for half an academic year
Family		Add 10% -15% per member to living costs
Living off campus		Public transportation, bike or car
TOTAL		
For one academic year	(Average totals) Low: \$12,000 Medium: \$18,000 High: \$25,000+	

TOTAL NECESSARY: MULTIPLY THE AMOUNT FOR ONE YEAR BY NUMBER OF YEARS NECESSARY FOR YOUR PROGRAM (Remember to correct for inflation and currency fluctuation.)

1. ESTIMATE SOURCES OF FINANCIAL SUPPORT

Personal funds
Family funds
Home government scholarship
Loans
Other scholarship
Other

TOTAL AVAILABLE FUNDS

FINANCIAL ASSISTANCE NEEDED

COSTS FOR STUDYING AND LIVING IN THE UNITED STATES

Item	Range of Cost	Explanatory notes
1. COST OF APPLICATION		
Application fees	\$25 - \$100	
Fees for Academic Entrance Examinations and English Proficiency Examinations	cca \$100 per examination	Additional costs may include travel to and from the test center and additional score reports.
2. COST OF STUDY PER ACADEMIC YEAR		
Tuition (cost of study)	\$3000-\$25000 per academic year	
Fees for Use of University Services	\$100-\$550 per academic year	Students in some fields such as engineering, art such as engineering, art architecture may have additional materials fees or laboratory use fees.
Books and Study Materials	\$500 or more per academic year	
3. TRANSPORTATION COSTS		
Travel to the U.S	Check with your travel agent	Ask for lower rates for early ticket purchase and youth fares.
Travel from Port of Entry to Campus	Up to \$ 1. 300 round trip plus ground transportation	
Daily Transportation Costs	Variable	If you live on campus, you may have few or no transportation; if you live off campus, budget for a bicycle or other public transport.
4. COST OF LIVING PER ACADEMIC YEAR		
➤ HOUSING ON CAMPUS		
Residence Hall Charges (Room and Board)	\$2.200 - \$5.500 per academic year	Room and board charges include housing plus a number of meals.
Cost of Furnishing	About \$100 - \$150 or more per academic year	Residence hall rooms are usually furnished with only bed, desk, a table, a chair, and a closet. You will need to provide lamps, sheets, towels, etc.
Academic Vacations	About \$200 - \$600 per academic year	Many residence halls close during academic vacations
Housing for families	About \$200 - \$600 per academic year	On some campuses a limited number of married student housing units may be available but competition is always keen.
➤ HOUSING OFF CAMPUS		
Hotel Accommodations	\$25 - \$100 per night	If it is necessary to find housing after you arrive at least a short stay in a hotel may be necessary.
Single Furnished Room	\$150 - \$350 per month	Costs are lower in rural areas, higher in urban areas.
Furnished Apartment	One-Bedroom \$200 - \$6000 per month	Usually does not provide dishes, bed lines or cooking equipment

Unfurnished Apartment	\$150 - \$500 per month	The cost of buying or leasing furniture can be as high as \$500 - \$1,500 per year
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➤ **MEALS**

Meals in Restaurants	\$1,000 - \$3,000 per academic year	
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➤ **CLOTHING**

Clothes and shoes	\$500 or more	
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➤ **CAMPUS HEALTH SERVICE**

Health Services	\$100 - \$300 per year	Most educational institutions offer health services for students; they do not take care for students; they do not take care of students with prolonged or serious illness. For this reason it is essential that each student buys an additional medical insurance.
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➤ **MEDICAL INSURANCE**

Standard Health Insurance	\$200 - \$600	Standard health insurance policies do not cover the cost of examinations. Eyeglasses and contact lenses, dental and maternity coverage, if desired, are additional cost. Many educational institutions require that all foreign students purchase health insurance.
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➤ **PERSONAL EXPENSES**

	\$1,500 - \$2,500 per academic year	These are incidental expenses as postage, laundry, and entertainment
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5. EXTRA COSTS

English as a second language study in the U.S. (optional)	\$1,000 or more per month, including living expenses	The time required to improve English proficiency to a level sufficient to begin academic study may range from two to several months (for those with no English)
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Summer Study (optional)	Estimate the same as costs for half an academic year	Often this additional expense during summer months result in an overall saving by eliminating travel expenses and making it possible to complete a degree in a shorter time.
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7. PREPARATION FOR THE STUDY

TWO YEARS IN ADVANCE

SEPTEMBER - MAY

- 1) Visit an educational advising center for suggestions about how to begin. Research schools offering your field of study, responsive to your needs and appropriate to your qualifications. If you need financial aid, consider schools that offer assistance to international students. Do not overlook the smaller schools!
- 2) Try to determine which application requirements are common to the schools which interest you, so that you may undertake them concurrently.
- 3) Begin preparing for the standardized test if required for admission. Complete sample tests at an advising center.
- 4) Register for the required tests.

JUNE - AUGUST

- 1) *Most financial aid is geared toward graduate students. Although the most likely sources of financial aid are colleges themselves, begin researching external aid possibilities. If you are able to secure a contribution toward your total expenses, regardless of the source, it should be easier to get additional aid. You may be able to piece together various contributions to create a financial aid package that covers all your expenses.*
- 2) Begin collecting letters of recommendation. Try to obtain strong letters in English. If you request a recommendation from a non-American, consider showing him/her a sample recommendation in the American style. If you must translate a recommendation yourself, you should clearly indicate that you have done so.
- 3) Find out what is required by your government from students who study abroad. Plan to complete these requirements in time to receive a student visa should you decide to study in the U.S.
- 4) For maximum flexibility, complete the required admissions tests before October (SAT for undergraduate programs, TOEFL for most graduate and undergraduate programs). Please note that TOEFL scores are only valid for a maximum of two years.
- 5) Choose several schools (5-20) that meet your criteria.

SEPTEMBER - FEBRUARY

- 1) Request, via airmail a catalog, application materials, and financial aid information for international students from the undergraduate admissions officer of each school that

interests you. College and university catalogs, as well as application forms, are in many cases downloadable from the college/university web site.

- 2) If you cannot pay for the required application fees, contact each admissions officer to inquire a) if an application fee waiver is a possibility for someone of your background and, b) ask for instructions on how to request one. Describe your financial means and your local currency.
- 3) Draft your essay/statement of purpose and ask at least three colleagues to proofread it. American students devote a great deal of time and effort to this step in the application process. The essay should present a balanced picture of yourself: show that you are doing more than just studying. American universities tend not to want one-dimensional students.
- 4) Rewrite your essay as many times as you feel necessary.
- 5) Request an official copy of your transcript(s) from your high school(s). These official documents must then be translated into English and notarized by the notary public.
- 6) Continue researching sources of financial aid outside of the school themselves. Contact people who have studied or lived in the U.S., or Americans living in your country. Ask them for ideas on financing upper-level study in the U.S. Consider contacting ethnic societies, religious groups, business and social clubs, non-profit foundations, etc. Consult a guide to U.S. and Canada based foundations. Write to the organizations that seem likely candidates for sponsoring a student with your background and qualifications.
- 7) Collect all necessary health documents required by the universities to which you are applying.
- 8) Collect more letters of recommendation, if needed. You should have at least three.
- 9) Send in completed applications, including a request for financial aid, in advance of each school's deadline (usually January-March). If the application asks whether you intend to attend the university if you do NOT receive financial aid, be honest.
- 10) Answer every question on the application form(s). If a question does not apply to your circumstances or does not make any sense, write in "N/A" or "Not Applicable". If the answer is "0," write "0." If your application is not 100% complete, it may be put aside which will result in a delay that could potentially cost you the opportunity to be admitted to the school and/or the opportunity to apply for financial aid before the deadline(s). Mention any public or military service in your application or in your essay.

MARCH - AUGUST

- 1) Expect schools to issue acceptances and rejections between March and May. If a university is late in responding, call, fax or e-mail the admissions office and mention that you have not heard from them and that they should not hesitate to fax you once they have reached a decision. Provide them with a fax number where you can be reached.
- 2) Determine whether or not the school(s) that accepted you will provide financial aid.

If the school(s) will not provide you with full coverage (tuition, room & board, insurance, books and expenses), intensify your search for alternative sources of aid. Copy your letter(s) of acceptance and bring or send them to foundations that are likely to help support you.

- 3) Once you have secured the financial means to cover all your expenses, choose a school and accept before the deadline by sending an express letter of confirmation, including a non-refundable enrolment deposit if required. If you are not successful in putting together a complete financial aid package, ask the school(s) to grant you a deferment until the following September so that you may have the intervening year to search for aid.
- 4) If you wish to live on campus, secure a place for yourself if possible. Instructions should be included with the school's letter of acceptance.
- 5) Notify the other schools that have accepted you that you will not attend.
- 6) Send thank-you letters to those who wrote your letters of recommendation and to others who may have helped you. Inform them about your plans.
- 7) Present the Form I-20, Certificate of Eligibility for Non-immigrant Student Status, issued by your sponsor, your school or the U.S. Government, to the U.S. Embassy in order to obtain an F-1 Visa. The F-1 will allow you to work only on campus after the first year in school. All other employment is prohibited. Under certain circumstances your sponsor will issue you an IAP-66 Certificate of Eligibility to obtain a J-1 Visa from the U.S. Embassy. The J-1 is required for anyone funded by the Government and allows the bearer to get paid, under certain circumstances, while in the U.S.
- 8) Useful information for foreign students may be found on the "Applying for student visa" web site: www.travel.state.gov/foreign_student_visas_handout.html. Another useful site is the "What Consuls Look For": www.travel.state.gov/what_consuls_look_for.html
- 9) Both visas will allow you to apply for scholarship money towards your student expenses in the U.S. and both require oral interview(s) at the Embassy. The interview will be in English if your program of studies requires proficiency in English. Younger students may bring their parents to the interview, even if they do not speak English.
- 10) Each visa allows you to enter the U.S. one time. If you return home for a visit during your studies, you must obtain a new visa to re-enter the U.S. from the Embassy in your country. A visa does not entitle you to stay in the U.S. If you stop studying on a student visa, you will find yourself in the U.S. illegally.
- 11) Contact the YMCA International Student Service (ISS) with your flight arrival information and study plans. Ask if they can assist you in any way. If you are flying into one of thirteen airports that they reach, they will send a representative to meet you, help you through customs, with local transportation and with inexpensive overnight accommodations if needed. Their headquarters are located at: 356 West 34th Street, Third Floor, New York 10001, USA; www.ymca.net.
- 12) If you do not already have accommodations in the U.S. you should plan to arrive early to begin your search.

- 13) Upon arrival at your new college campus, contact the foreign student adviser, if one is available. The adviser may have activities planned for incoming foreign students and may help you with problems you may encounter.
- 14) SIC would appreciate if you could contact us upon your arrival through our e-mail sic@sic.hr. This would provide us with helpful feedback.

8. SOME FINAL ADVICE

This booklet provides information that will introduce you to the American system of undergraduate education. For more detailed information on programs and requirements, you must contact individual institutions. In addition, once you arrive at the institution in which you will study, there will be an international student office to help you. You should not hesitate to ask for advice and help from these offices, from your faculty adviser, and from other students. In the United States students are expected to speak up both in class and elsewhere, to let others know if they need help, and to persevere until they get what they need.

GOOD LUCK!

9. SIC SPONSORS



10. CONTACTS

The entire series of three booklets about different aspects of higher education in the United States (Undergraduate Study in the United States, Graduate Study in the United States, Financing your Study) is produced by the SIC - International Educational Center.

Author

Ivana Puljiz, *Senior Educational Advisor*

Contributors

Ida Musemić, Eva Kolar, *Assistants in the Educational Advising department*

Design

Nedeljko Vareškić, *System Administrator*



Međunarodni obrazovni centar
International Educational Center

Address

Preradovićeva 33/I
HR-10000 Zagreb
Croatia

Phone

(+385 1) 4817 - 195
(+385 1) 4555 - 151

Fax

(+385 1) 4555 - 150

E-mail

sic@sic.hr

Web

www.sic.hr

Office hours

Mon, Wed, Fri: **9 AM – 1 PM**
Tue, Thu: **4 PM – 8 PM**

Zagreb, April 2003