# Funding through grants, scholarships, and loans:



#### College Board

 Free online financial aid source for scholarships, grants, and loans for all college-bound students, including permanent residents and international students wishing to study in the United States.

#### EducationUSA

 Searchable directory of special opportunities and financial aid for international students and scholars.

#### EduPASS

• List of websites that allow international students to search for scholarships.

#### FastWeb

• Free online scholarship search service.

#### • Higher Foundation

 Supporting Georgia college students by addressing basic needs like food, housing, transportation, and healthcare.

#### • International Education Financial Aid

• Free online scholarship search service designed for international students.

#### • International Scholarships

• Free online scholarship database for international students wishing to study worldwide.

#### Institution of International Education

Provides <u>crisis funding</u> when natural disasters, war, or other crises threaten education. They
also provide multiple <u>scholarships and grants</u>.

#### Macarthur Foundation

#### • Mobility International USA

• Free online scholarship resource for non-U.S. citizens with disabilities.

#### Scholarship Finder

Searchable database of scholarships, fellowships, grants and other financial aid opportunities.
 Sponsored by the U.S. Department of Labor.

#### The American Association of University Women

### **UGA and Work Authorization**

- Graduate students should research Graduate or Teaching Assistantship opportunities from the following places:
  - Academic Departments
  - The UGA Graduate School
  - Student Affairs (process begins in Fall semester)
- Use <u>Handshake</u> or UGA Jobs to search for on-campus jobs.
  - For UGA Jobs, refine your search by position type: Grad/Research/Student/Temp
- The Office of Global Engagement ( OGE) may offer tuition waivers for international students who have met certain eligibility requirements. This process opens in January for the following academic year. Nominations from Deans, Directors, or Department Heads are required.
- For U.S. immigration regulations that guide where you can seek employment, visit OGE's website

## **Private Lending**

Several private lenders offer student loans to international students pursuing education in the U.S., often requiring a cosigner who is a U.S. citizen or permanent resident.

- Ascent Funding:
  - Offers both credit-based and outcome-based loans, including options for international students with a U.S. cosigner.
- Citizens Bank:
  - Another lender offering loans to international students with a U.S. cosigner, known for its flexible repayment options.
- College Ave:
  - Requires a U.S. Social Security number and a U.S. citizen or permanent resident cosigner.
- Earnest:
  - Some lenders like Earnest offer loans to international students without a U.S. cosigner, evaluating applications based on cross-border credit data.
- MPOWER Financing:
  - Specializes in loans for international students and DACA recipients, often without requiring a cosigner.

When considering these options, it's crucial to compare interest rates, repayment terms, and eligibility requirements to find the best fit for your individual situation.

