

Welcome back!

We hope you were able to gain critical insights from the range of admission process elements that were discussed in module 4. In this module, we would be addressing the core agenda of,

‘Are you well prepared for the expenses?’

This is a pressing need for many students as they plan to apply abroad and need to take all the factors into account of which economic feasibility is a critical parameter.

Let us broach the topic of how essential a scholarship is on paper as well as in real life.

But first, what are scholarships all about?

Scholarships are the most desirable form of financial aid available for students while applying for higher education. They are not to be repaid and have a prestige factor associated to them. It has a 4 fold benefit for students with economic benefit being just one of them:



- **Financial benefit:** Scholarships provide students with free money which they can utilize for pursuing their higher education. They no longer have to graduate with a piling educational debt or constrain their academic potential to control costs. It also helps them to pursue careers like medicine and law that requires intensive training.
- **Educational benefit:** By having a scholarship that keeps you covered of tuition and living expenses, effectively reduces your risk of dropping out midway while pursuing your desired course. It also means more continuous time spent on studying and upskilling yourself rather than be a deterrent for achieving the same.
- **Career benefit:** By earning a prestigious scholarship which is merit-based can actually make you a favorable candidate in a job interview. Employers realize the competitive nature of scholarships in today's day and age and can understand the signals that arise out of such a resume listing i.e. expertise or proficiency in academics, sports or in arts! So, a merit-based scholarship can actually get you the career you aspire to be in!
- **Personal benefit:** A scholarship adds meaningful value to your life as it makes you spend your time more wisely. It is an effective tool to bring in discipline in your own life by making you spend time in activities like service-learning, volunteering activities and internships. You will actually want to be associated with work that adds value to your degree.

Now let us identify what all is required by you to get that coveted scholarship in the US.

US has a range of scholarships on offer to meritorious students in a range of domains. These include scholarships from:

- Philanthropists
- Universities
- Government and Private Universities



Let us have a look at some of the leading Philanthropic scholarships being received by students:

- **Tata Scholarship for Students from India**

This scholarship is awarded by the Tate Education and Development Trust, the philanthropic arm of Tata Group in collaboration with Cornell University. This scholarship is awarded to 20 meritorious Indian undergraduate students.

Image Source: <https://career.webindia123.com>



Cornell University

**Tata Scholarship
for Students from India**



- **Asian Women in Business Scholarship Fund**

This scholarship is awarded to female Asian students who wish to pursue an undergraduate business degree at an accredited US university.

Image Source: www.collegeconsensus.com



**Asian Women
In Business
Scholarship**

- **Josephine De Karman Fellowship**

Josephine de Karman Fellowship Trust



This fellowship is awarded to students whose academic achievements reflect Professor Von Karman's standards. Applicants are assessed on their recommendation letters, research work, etc.

Image Source: <https://usascholarships.com>

Next up let us explore some University sponsored scholarships as well:

- **American University Emerging Global Leader Scholarship (AU EGL)**

The AU EGL is awarded to students who plan to improve the state of their communities in their home countries i.e. are socially driven to make an impact. This scholarship is awarded by the American University for prospective students who plan to pursue an undergraduate course at the university.



Image Source: <http://khmer-online.com>

- **International Student Scholarship, Western Washington University**

The Western Washington University awards merit-based scholarships to meritorious students for pursuing undergraduate study at the university.



Image Source: <https://admissions.wvu.edu/tuition-expenses>

Next up are some prominent Government and Private Scholarships which are being offered to undergraduate students for pursuing their higher education in the US. Let us go through them one at a time. First up is,

- **Avvo Scholar's Circle and Scholarship Program**

This scholarship is for aspiring lawyers and has been created with a vision to inspire change in the industry as well in the local communities.

Image Source: <https://www.avvo.com/>



- **Annual CGTrader Scholarship**

CGTrader, the largest 3D model marketplace invites entries every semester for applicants to identify how technology is enabling our lives. Winners are awarded scholarships to fund their education bills.

Image Source: <https://cecs.anu.edu.au>



- **Microsoft Scholarship**

Every year, Microsoft awards tuition scholarships and conference scholarships to encourage students to pursue higher education in Computer Science and STEM disciplines. Applicants are evaluated on their demonstrated passion for technology, academic excellence and leadership skills.

Image Source: <https://usascholarships.com>



- **Generation Google Scholarship**

This scholarship is aimed to help young aspiring computer scientists excel in technology and become leaders in their respective domains. The main vision of this scholarship is to



Generation Google
Scholarship

enable students to become leaders in the domains of computing and technology.

Image Source: www.myeo.info

- **ETS TOEFL Scholarship**

ETS has a dedicated TOEFL scholarship for exceptional candidates who aim to pursue an undergraduate course in the US. The precondition is that the college being applied to should be listed in the TOEFL Destination Search.



Image Source: <http://www.scholarshipsbar.com>

Here's a list of the must dos that you should follow if you want to get that scholarship in hand!

- **Start applying early**

While applying for scholarships, keep in mind two critical aspects, apply early and start identifying the prospective scholarships that you are targeting as soon as:

- You shortlist your course of choice
- You have identified a shortlist of universities you would possibly be attending for your undergraduate course
- You have a document to support to certain Universities that you will be able to fund your college application

- **Prepare that Scholarship Essay**

Make it well structured and drive the point home in a subtle yet direct manner. Cover all the relevant sub-points and have it proofread for grammar and spelling issues. Start working at this critical element well beyond the submission deadline as this could make or break your scholarship application.

- **Creative Soul at Heart**

If you plan to apply for courses that specialize in music, arts, dance or acting, then keep your best samples ready in the form of portfolio submissions, paintings, videos, etc. Ensure that you have your best pieces captured.

- **Prepare a Checklist**

Every successful scholarship convert requires a tonne of research and planning. To make this process easier on yourself, keep a checklist handy. This can include:

- Eligibility criteria
- Mentioned deadline
- Requisite documentation
- A pool of referees who can back your claim for the scholarship

- **Be a leader!**

To make yourself stand out from the crowd, ensure that you have some sort of a leadership experience in place. This can be anything from holding an event, to working in a team during high school for a project, etc.

Now let us move over to Canada, and identify the type of scholarships on offer. First, in Canada there a range of scholarships offered by universities in the undergraduate space, unlike in US.



- **University of Calgary Graduate Awards**

The University Of Calgary offers awards and scholarships to meritorious Canadian and International students in diverse fields of study.



**UNIVERSITY OF
CALGARY**



Undergraduate,
Graduate

**Many Scholarships
are offered!**

uscollegeinternational.com

Image Source: <https://uscollegeinternational.com>

- **UBC International Leader of Tomorrow Award**

This is a need-based scholarship awarded by the University of British Columbia (UBC) for international students applying to their undergraduate courses. Students who have an outstanding academic record and have



**University Of
British Columbia
Canada**

Scholarships and awards for international students

Leader of Tomorrow Award Scholarship

distinguished achievements in the field of Sports, Arts, etc are looked at favorably.

Image Source: career.webindia123.com

- Concordia University International Undergraduate Awards

The Concordia University, Montreal offers scholarships to international students who are looking to pursue their undergraduate courses in Canada.



Image Source: <https://users.encs.concordia.ca>

- Fairleigh Dickinson University Scholarship

The Fairleigh Dickinson University offers a range of scholarships to international students based on their academic merit and test scores.



**FAIRLEIGH
DICKINSON
UNIVERSITY**

Image Source: <https://becas.universia.net>

- Humber College Scholarship

The Humber College in Canada offers a range of scholarships for international students to pursue undergraduate courses at Humber College.



Image Source: <https://www.studyandscholarships.com>

- **Global Study IELTS awards**

The Global Study IELTS awards is designed to support talented students who have a strong commitment in developing their careers and a sincere interest in promoting intercultural exchange. Backed by the British Council IELTS, ISIC and StudyPortals, this award enables students to pursue undergraduate courses while pursuing their higher education abroad.



Image Source: <https://www.studyportals.com/scholarship/>

We hope you will be able to find the best scholarship for yourself and our tips to guide in obtaining one will help you get this once in a lifetime opportunity with ease.

A few ways through which you can put your best forward while applying for a scholarship are:

- **Make a list**

Find out all the relevant requirements that you are supposed to fulfill before applying for that scholarship. To make this more organized, prepare a Google Spreadsheet with headers like Scholarship name, Deadline, Country, etc. and you'll be in a better place while applying.

- **Do Research!**

Explore the various parameters that the organization or the institution looks for while evaluating candidates. Look at the past winners and draw insights as to how you can make your application shine bright!

- **Essay proof yourself**

Make your essay as crisp as possible. Make it come live with clear stories and personal experiences instead of generic statements like, "I am eager to explore new cultures." Make it a personal statement and not something that sounds like any generic essay which could be penned down by anybody else.

- **Strategy for a Glittering Reference**

Communicate about a reference to your potential sources early on, be it your professors or former colleagues or heads from the industry. Give them a short bullet point information about:

- Scholarship being applied for
- Resume
- You and why your application stands out

Through this you make their work easier to get access to relevant information and increases your chances to receive a great recommendation letter.

- **Apply early**

Avoid that last minute rush and actually get your application reviewed in due time. IF you apply early then there is a higher chance that the reviewer will give it a thorough read before deciding. All these factors add up to make your application stand out.

Now, let us focus our attention to the UK where a range of scholarships are present to help you plan your future



Time to explore some of the leading University scholarships available for undergraduate students like you.

- **University of Oxford's Rhodes Scholarship**

This is an annual scholarship awarded to 5 meritorious Indian students on the basis of:

- Character
- Intellect
- Commitment to service
- Leadership qualities



The scholarship is awarded primarily on academic performance and has been granted to prominent individuals like Dr. Montek Singh Ahluwalia, Mr. Mahesh Rangarajan, Ms. Lavanya Rajamani and so on.

Image Source: www.opportunitiesforafricans.com

- **University of Sheffield's Scholarship**

The University of Sheffield offers a range of undergraduate scholarships for International students over a range of disciplines like engineering, science, arts, law, etc. The scholarship programs are named as:

- Engineering International Scholarships
- Science International Scholarships
- Law International Scholarships
- Arts International Scholarships
- Management International Scholarships



- Social Science International Scholarships
- India Merit Undergraduate Scholarships

Image Source: www.studyandscholarships.com

- **University of Southampton Scholarship**

The University of Southampton offers a range of scholarships for International students in a range of disciplines like:

- Law
- Management
- Engineering
- Environment
- Psychology

UNIVERSITY OF
Southampton

Image Source: <http://www.chevening.org/partners/universities/southampton>

- **University of Aberdeen Sir Thomas Sutherland Scholarship**

This scholarship is awarded to one outstanding Indian undergraduate student annually. The scholarship amount covers the full funding for the course (excluding medicine) as well as travel and maintenance costs.

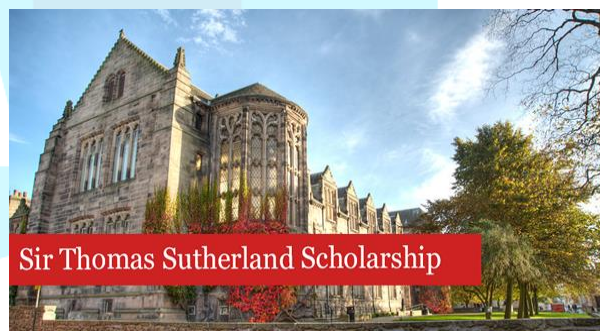


Image Source:

<https://www.abdn.ac.uk/study/international/sir-thomas-sutherland-scholarship-1922.php>

- **Edinburgh Napier University, Scotland Scholarships for Indian Subcontinent Students**

Annually 6 scholarships are awarded to meritorious students belonging to the Indian subcontinent to enable them to attend full time or part time undergraduate courses at the university.

The scholarship application is open for the following schools:

- Edinburgh Napier University Business School



- Faculty of Engineering, Computing and Creative Industries
- Faculty of Health Life and Social Sciences

Image Source: <https://scholarship-positions.com>

Now let us explore a few private and government scholarships:

First up is,

- **British Council IELTS Scholarship**

The main objective of this scholarship award is to provide financial aid to Indian students who plan to study in English speaking countries. Annually 8 students are selected for this award who receive a fixed amount as scholarship at the universities being applied to.



Image Source: www.wemakescholars.com

- **Great Britain Scholarships for Indian Students**

The British Council's Great Britain Scholarships for Indian students offers 198 scholarships across 29 undergraduate disciplines like Engineering, Law, Art and Design, Management, Business, IT, Bio-Science, etc.

Image Source: <https://economictimes.indiatimes.com>



So what can you do to ensure that you land one of these scholarships?

Simple. Just follow our quick tips to ace your scholarship application!

- **Ask for Guidance**

Reach out to your teachers, shortlisted university's study abroad office or the financial aid office. Prefer visiting in person than calling or e-mailing them, as it will help you gain clarity on what all you need to do to get that scholarship. It will also impress them on seeing your dedication and commitment.

- **Research, Research, Research. period!**

Well this is a given, but the more you'll research, the more information you'll have at your disposal and the more you'll increase your chances of actually gaining a scholarship. Say for example, by researching on the type of scholarship you aim to apply for, you'll make your life relatively easier. A few of the scholarship types are:

- Location-Specific
- Program-Specific
- Subject-Specific
- Student-Specific
- University-Provided
- Organization-Provided
- Government-Funded scholarships

- **Fix your Resume**

Your resume plays a critical role in you actually obtaining that scholarship. So ensure that you:

- Include any international experiences
- Update your resume with the recent activities that you have been involved with
- Convey all the relevant information in a single page, yes a single page ONLY!

In addition, prepare a cover letter. Remember to not make it sound generic. Instead, include how you plan to translate your international experience and the lessons learnt, to your life at home and on campus.

Now, let us move over to India.

India offers a range of scholarships across disciplines. For your easy reference, the same has been classified as per type:

- Philanthropic based
- University based
- Government or Private Body based

Let us begin by exploring the Philanthropic based scholarships.



- **Mahabir Prasad Singh Foundation Scholarship** (not sure if active)

This scholarship is awarded to competent students aiming to pursue science, engineering and medical studies in reputed institutes in India.

- **INSPIRE SHE Scholarship**

The Department of Science and Technology offers over 10,000 Scholarship for Higher Education to students who wish to pursue education in science courses like B.Sc., B.S. or integrated B.Sc.-M.Sc. or B.S.-M.S.

Image Source: career.webindia123.com



Scholarship for Higher Education (SHE)

Now, let us explore a few University based scholarships.

Some of the prominent ones include,

- **VIT IGNITE Scholarship**

VIT University offers IGNITE Scholarship to meritorious students at the undergraduate level. Top 3 Board exam scorers across boards receive a 100% scholarship, the top 50 scorers in the VITEEE entrance exam receive 75% scholarship and the next 50, i.e. rank holders from 51-100 receive a 50% scholarship.

Image Source: <https://www.motachashma.com/scholarships/vit-ignite-quizz.php>



- **OP Jindal Engineering and Management Scholarships (OPJEMS)**

OPJEMS is offered to engineering and management students annually with an objective to promote academic and leadership excellence. This scholarship application is offered to 100 students from 40 premier colleges like IITs, IIMs and other such institutes of repute.

Image Source: career.webindia123.com



Scholarships

**OP Jindal
Engineering and Management
Scholarship**

Now, let us explore a few government and private based scholarships.

- **Indian Oil Sports Scholarship**

This scholarship is aimed at providing young and talented sports players in India with the necessary financial support and training that they require to be the best at their game. This scholarship comprises of two categories:

- **Elite Scholars:** Representing the country in team games and holding a national rank within the top 5 in either sub-junior or junior and are either finalists or semi-finalists in a National Game.
- **Scholars:** Representing their respective states in team games, holding a rank within the top 15 in either sub-junior or junior group and/or are quarter finalists in a National Game.

Image Source: career.webindia123.com

- **NIIT University Scholar Search Program**

This scholarship offers meritorious students an opportunity to secure an early admission to B.Tech. programs based on their academic results and entrance test scores. The scholarship lasts up till the course is completed which could be a B.Tech. (4 years) or a B.Tech-M.Tech. Integrated Dual Degree (5 year).

Image Source: <https://admission.aglasem.com>

- **Indian Oil Scholarship Scheme**

This scheme awards around 300 engineering and 200 MBBS scholarships on a merit cum need basis. The scholarship is meted out zone-wise on the basis of the total number of students in Grade 12 during a given FY.

Image Source: www.wemakescholars.com



Sports Scholarships

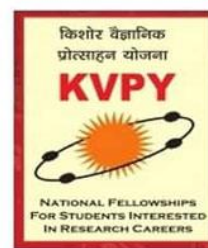
IndianOil
The Energy Of India



- **Kishore Vaigyanik Protsahan Yojana (KVPY)**

This fellowship program which was launched by the Department of Science and Technology in 1999, aims at providing the opportunity to young talented students who have an aptitude for scientific research and help them in realizing their full potential.

Scholarships are a way to encourage talent so if you are someone who has that drive in them and is not afraid to prove it, then you will for sure get a scholarship.



Kishore Vaigyanik
Protsahan Yojana (KVPY)

Now let us move over to the most critical section i.e. Self Financing your way to college.

Your parents would possibly be planning this from a while now and there are a number of ways through which you can effectively seek self financing options.

- **Education loans through PSU Banks and NBFCs**

Pursuing higher education is turning to be a costly affair these days as premier colleges and private universities upping their fees and government college seats staying stagnant as the number of applicants is on the rise. One can effectively fund for their education through parents' savings or approach financial institutions for the same. With the education loan market poised to grow, a number of financial lenders in addition to Public Sector Banks (PSU Banks) have joined the loan bandwagon like:

- Non-Banking Finance Companies (NBFCs)
- Fintech Firms
- Peer-to-Peer Lenders (P2P)

Follow our 3 point checklist while you are considering an education loan:

1. **Find an estimate:** Figure out the total expense you want to be covered by the loan and then identify the best lenders available in the market. In addition, you need to consider the eligibility criteria, interest rates, repayment options, collateral requirements, co-borrower profile, moratorium period, tuition fees, etc.
2. **Understand the job market:** Identify the average pay offered during campus placements. Always! We suggest that you should always identify the risk-return ratio before taking a loan.
3. **Identify alternatives:** Figure out other alternatives to bring down the loan amount to a minimum through a scholarship, bursary, etc.

Next up in the self financing options are, other means through which you can fund your education.

Some of the ways are:

- **Working Part Time:** You can secure a part time job in the country you would be studying in. Ensure that you know the visa working limits before you seek out a part-time job. You may apply for an internship, teaching or a volunteering based job. In most countries, you can work full time during summers and a maximum amount of 20 hours per week during the regular term.
- **Pick and Choose:** Pick a country that suits your budget in terms of cost of living and cost of accomodation. There are world class universities across the globe, so pick the one that you believe will do justice to your pocket as well.
- **Seek out help from close family members and friends:** Your bank statement needs to reflect the presence of sufficient funds to sponsor your education, so ensure that you reach out to your near and dear ones well in advance to help you in this financial planning.
- Get in touch with a professional overseas counsellor to help you plan out your college education better. So schedule a counselling session and get going!

We hope our modules have been able to provide you with the much needed information pertaining to college planning and profile building while taking into account a range of factors from profile creation, application deadlines, financial management and much more.

We hope to see you soon in a college of your choice and of your calling.

Best wishes.

Pro **Map**

