

SCHOLARSHIP

MADE EASY

Fastest
ways to get
Scholarships
and Study Abroad



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INTRODUCTION

INTRODUCTION

Many out there have heard the words, “scholarship” and “visa” before at one point or another. Surprisingly, these words are accompanied with so much uncertainty and doubt in the hearts of many, especially when it is linked to “developed countries.”

However, contrary to popular belief, getting a visa or scholarship isn’t really a big deal. There are many procedures & steps which must not be overlooked when requesting for a visa and a scholarship to any country in the world. Many folks that overlooked these steps in their quest for visa approval and scholarship grants either ended up in frustration or were seriously defrauded.

In this book, I’ll be sharing with you some of the various scholarship programs available and the diverse pitfalls you must avoid when applying for and seeking for visa approval, including the simple but necessary steps to take to obtain your visa to any country in the world without stress.

You are just a book away from obtaining your desired visa and getting the necessary information you need for academic scholarship.

CHAPTER ONE

SCHOLARSHIP STATISTICS

SCHOLARSHIP STATISTICS: Where Most College Scholarships Come From

Let's talk about scholarships. You've probably heard about them from your high school counselors, parents, and potential colleges, but what exactly are they? What do they do? How do they help?



Most people already have a vague idea about what a scholarship is – money that someone gives you to pay for school. That's actually pretty close. Basically, a scholarship (or a grant or a fellowship) is a sum of money awarded to a student in order to help him or her further his or her education. Instead of a loan,

which accrues interest, or need-based financial aid, which is usually doled out by universities, scholarships are gifts that don't need to be paid back.

Scholarship money can come from any number of sources. There are scholarships provided by governments, corporations, universities or any organization with a little goodwill and some money to burn. Many famous scholarships come from stipulations in the wills of philanthropists. For instance, the Rhodes scholarship, which is one of the most prestigious scholarships in the world, is named for the diamond baron and fervent colonialist Cecil Rhodes, who founded Rhodesia (now Zimbabwe). Rhodes created a trust in his will that pays for a select group of exceptional students to study at the University of Oxford in England every year. Former Rhodes scholars include sportscaster Pat Haden, pundit Rachel Maddow and former president Bill Clinton.

Essentially, scholarships are gifts of "free money" awarded to students in order to pay for parts of their college education. Scholarship money doesn't have to be paid back, unlike student loans. The most common form of college scholarship is merit-based, meaning the student earns it for any number of reasons: exceptional grades, outstanding athletics, dedicated volunteer work, or even just fitting into a certain demographic.

Since college scholarships don't have to be paid back, students can save money and reduce their potential student loan debt. College can be expensive, so saving every little bit on tuition is really helpful.

However, though a scholarship isn't a loan, it's not just free money either. Most organizations that offer them consider them an investment rather than a gift. For that reason, scholarships usually have strings attached. Athletic scholarships come with the expectation of maintaining a certain grade point average as well as performing on the field. Scholarships may also be contingent on entering a certain career, such as medicine or library science. Others may expect certain acts of service, like Merrill Lynch's Partnership Scholars Program, which offers a \$2,000 scholarship to worthy applicants in exchange for 50 hours of mentoring middle school students.

In this chapter, we'll take a look at some of the different types of scholarships, what it takes to get them and why just because you have a scholarship doesn't mean you'll be using it to pay tuition.

- **Individual Scholarships**

Not all scholarships are directed at the overachiever who's a star football player and earns a perfect SAT score. If a student can get into a college, he or she has a chance at receiving some kind of scholarship, period. One of the more common ways to get a scholarship is to apply for an individual-based program that offers scholarships that funnel applicants into specific career paths. For instance, anyone intending to be a doctor, dentist or nurse should have no trouble finding funding, provided they're willing to enter into a service obligation after they've completed their training. The National Health Service Corps gives out free

ride scholarships for future health care workers in exchange for two years of clinical practice in a health care arena where there's a shortage of workers, like rural dentistry or vision care. The Army, Navy and Air Force also award this kind of funding through the ROTC program.

Who can apply for scholarships?

- Anyone!
- Criteria could be based on anything
- Carefully read the criteria to make sure you are eligible before you apply
- You can apply for more than one scholarship



Even who you are can be a cause for scholarship. The Knights of Columbus offer 62 awards of \$1,500 each for Catholic students who show academic potential, and the Jewish Community Center offers up to \$10,000 a year to graduate students. Many scholarships are offered based on ancestry. Students of Chinese, Polish, Danish, Japanese and Italian descent (just to name a few) all have scholarships open to them. And, if you can prove you're a direct descendant of one of the

signers of the Declaration of Independence, you're eligible for \$1,500 from the Descendants of the Signers of the Declaration of Independence Scholarship committee.

How about even more specific scholarships? The Evans Scholars Foundation offers full tuition scholarships to former golf caddies of exceptional character. The requirements for individual scholarships get even stranger, like the Fred and Mary F. Beckley Scholarship, which awards a sum of money every year to needy southpaws. Here are a few more odd duck scholarships, only one of which is actually duck-related:

- The Klingon Language Institute offers \$500 every year for one special student who's studying foreign languages.
- The Vegetarian Resource Group Scholarship gives \$10,000 for promoting the cause of vegetarianism in school and the community.
- The Duck Brand Duct Tape Stuck at Prom Scholarship grants \$6,000 to the couple that makes and wears the best prom outfits made entirely out of duct tape.
- The Sophie Major Memorial Duck Calling Contest awards \$1,500 to the finest duck call by a high school senior.
- The OP Loftbed Scholarship offers \$500 for answering a set of questions including, "What is the coolest object you've ever found?" and "Tell us your favorite story about your favorite pet." (Mentioning loft beds isn't required but is encouraged.)

Next up, we'll take a look at athletic scholarships to find out whether all that practice you did on your high school bowling team can help you pay for school.

- **Athletic Scholarships**



Unlike the individual scholarships we just discussed, which usually come from outside sources, most money for athletic scholarships comes directly from the schools' athletic departments. Universities budget a certain amount of money for attracting top athletes, and athletic grants exist for all kinds of

sports, not just basketball and football. There are literally hundreds of athletic grants for golf, for instance, plus many more for uncommon sports, such as fencing and water polo. Coppin State University in Maryland even offers a grant for weight lifting.

Athletics at the university level in the United States are divided into three divisions. Division I, which mostly includes large schools with intense sports culture, offers the most money to their athletes, but also demands the most time and commitment in return. Division II sports are mostly smaller schools with less money for a large athletics program but still playing at a highly competitive level. Division II athletes are more likely to get supplementary scholarships rather than free rides, but there's also less pressure on the field. Between Divisions I and II, 126,000 athletes in the United States receive about \$1 billion every year. Finally, Division III sports have the least funding and don't award athletics scholarships. Financial aid packages can be more generous for athletes applying at Division III schools, but in general, Division III athletes are in it for the love of the game.

The application process for a sports scholarship is a little different from other scholarships, partly because coaches are actively interested in recruiting new and talented athletes. Rather than waiting for applicants, every year coaches send out mass recruitment mailings to players who appear in all-regional rankings national lists. Many athletes get recruited just by writing

a letter to a coach at the school of their choice or sending in a performance DVD.

However, there are many factors that go into the selection process for an athletic scholarship. Colleges look not only for talent on the field, but for players who will excel academically. Many incoming athletes end up having to adjust their expectations when they find they're no longer big fish in small ponds. It's not uncommon for freshmen to be benched for an entire year to train while they wait for a spot to open up on the starting lineup.

- Merit Scholarships

APPLY FOR MERIT-BASED SCHOLARSHIPS FROM COLLEGES

- These may be based on academics, talents, athletics, or affiliations.
- Follow the steps and deadlines dictated by each college.
- Colleges decide criteria and amounts.

In order for someone to give you money for school, you must be doing at least something well. Merit scholarships are the ones that come to mind when you think of the general idea of a scholarship – the money awarded to the girl who got a perfect SAT score, the class president who's also a virtuoso violinist or the boy who spends 30 hours per week working in a soup kitchen. These scholarships are for the leaders of tomorrow: the brilliant, the talented, the dedicated and, occasionally, the cutthroat.

There are two reasons merit-based scholarships are awarded. The first is to recognize that the most talented people aren't necessarily going to come from socioeconomic backgrounds that can afford the best education. Merit-based scholarships offer an opportunity for truly talented minds to blossom rather than to just slip through the cracks. As former American vice president Dan Quayle once famously said on the subject, "What a terrible thing it is to lose one's mind." That may not sound quite the way he meant it, but his heart was in the right place.

Merit-based scholarships also benefit the community. We all win out when the math genius is working on theorems at the Massachusetts Institute of Technology instead of mopping the floors. Wasted talent isn't just something that hurts individuals – it hurts the community when people aren't living up to their potential. States, for instance, all offer merit-based scholarships for in-state students as a way to make sure that the talent stays at

home, and businesses offer merit-based scholarships partly to foster a strong relationship with incoming talent.

There are literally tens of thousands of merit-based scholarships out there. Some measure merit more conventionally, like the National Merit Scholarship Program, which selects their recipients based on their PSAT scores. Others, like the Arts Recognition and Talent Search and Project Imagine, award money based on potential and exceptional talent in the fine arts.

Finally, there are thousands of contests that award scholarships. These, however, can be the most competitive. For example, the National Geographic Society offers a \$25,000 scholarship for first place in their Geography Bee, but winners have to beat out literally millions of other applicants. Likewise, the Intel Science and Engineering Fair gives out \$3 million every year for exceptional science, math and engineering projects.

But wait. How does that scholarship money actually get used? Next up is the truth behind where your scholarship money goes.

HOW SCHOLARSHIP MONEY IS USED

So, it's time to go to college. Your grades are tight, you've applied to your top schools, and you've just been awarded a \$1,000 scholarship as a prize in the local poetry contest. Things look pretty good. Sure, you weren't lucky enough to get a free ride scholarship that pays for tuition, books and living expenses, but every little bit helps. Even a meager \$500 scholarship can

mean the difference between eating hot mac and cheese in the cafeteria or rummaging in dumpsters for old bagels, right?

Not quite. When they're calculating how much financial aid to award a student, most colleges count scholarships as part of a student's financial assets and offer aid accordingly, rather than allocating those funds for tuition. Say, for instance, that a semester of college costs \$10,000. Five thousand dollars might come from need-based loans, while the other \$5,000 is expected to be paid in full. The poetry scholarship got you a cool grand, so your out-of-pocket tuition should come to only \$4,000, except that it doesn't. Financial aid is always in short supply, which means that most schools, instead of counting your scholarship toward taking a chunk out of your tuition, consider it part of your previous assets. Instead of subtracting the \$1,000 from your own contribution, it gets subtracted from whatever loans or grants you may have been getting from the school according to your individual needs. And while it may mean that you'll have less to pay off in the future, you'll still need to scrape together \$5,000 to pay for your tuition. You still might need those bagels after all.

But scholarships do carry some advantages. One perk is that they make students much more attractive to universities. Money that you bring in as a student means less money that your school actually has to allocate to pay for you to study and live there. These days, it's impossible for most financial aid programs to offer support for all students. Schools everywhere in this economy are strapped for cash, slashing budgets and reducing

services left and right, so any extra money that comes in from scholarships takes some of the pressure off. For every student who brings in money on a scholarship, the money that would have gone to them (whether through loans or need-based financial aid) can be spent on funding other students' educations.

SEARCHING FOR SCHOLARSHIPS

One of the most difficult aspects of obtaining scholarships is that it's hard to find a way to track them down. It's all well and good if a benevolent billionaire is offering up a fully paid scholarship to a talented young bagpipe player and you just happen to be the fastest bagpiper west of the Mississippi, but how are you supposed to know about it?



You learn about most scholarships the same way that humans have been finding out information since the Stone Age – by asking around. It's crude, it's blunt and it takes a little bit of effort, but walking up to a guidance counselor or coach and saying, "Hey, do you know anybody who'll give me some money for college?" works much better than waiting by the window with fingers crossed, hoping that billionaire bagpipe lover comes knocking on the door. Guidance counselors and coaches will also know more about local scholarships, the kind that are either too small or too specific to show up in financial aid handbooks or online.

Finally, scholarship-seekers can never go wrong with the Internet, and there are a few highly reliable free search sites for tracking down scholarship material:

- **The College Board** – Perhaps best known for administering the SAT, The College Board is a nonprofit organization with a search that accesses more than 2,300 sources of funding worth a total of \$3 billion.
- **FastWeb** – Operated by Monster.com, FastWeb offers a free scholarship search in exchange for contact information.
- **MACH25** – MACH25 is a free search engine that matches scholarships with user profiles.

- [**Paco Tomei's Scholarship List**](#) – A bare-bones Web site and LISTSERV, Paco Tomei's Scholarship List collects upcoming fellowship and grant opportunities for students of all academic levels.

One thing that all scholarship searchers have to be on the lookout for is fake scholarships. With so much on the line, it's fairly easy to come up with a scam to lure trusting or desperate parents and students. Be wary of any organization or scholarship search service that guarantees acceptance, lacks sufficient contact information or requires suspicious fees. Awards organizations are trying to give away money, not the other way around, and it's all too easy to offer a paltry \$500 scholarship in exchange for hundreds of \$50 application fees.

CHAPTER TWO

TOP TEN SCHOLARSHIPS TO APPLY FOR IN ANY COUNTRY

TOP TEN SCHOLARSHIPS TO APPLY FOR IN ANY COUNTRY

These are the top ten scholarships to apply for in any country of the world.



1. OFID Scholarship Award

The OPEC Fund for International Development (OFID) is the development finance institution established by the member states of OPEC in 1976 as a channel of aid to the developing

countries. OFID works in cooperation with developing country partners and the international donor community to stimulate economic growth and alleviate poverty in all disadvantaged regions of the world. It does this by providing financing to build essential infrastructure, strengthen social services delivery and promote productivity, also competitiveness and trade. OFID's work is people-centered, focusing on projects that meet basic needs such as food, energy, clean water and sanitation, healthcare and education – with the aim of encouraging self-reliance and inspiring hope for the future.

OFID was conceived at the Conference of the Sovereigns and Heads of State of member countries, held in Algiers, Algeria, in March 1975. A Solemn Declaration “reaffirmed the natural solidarity which unites OPEC countries with other developing countries in their struggle to overcome underdevelopment,” and called for measures to strengthen cooperation between these countries.

In this spirit, OFID was established in January 1976 by the then 13 member countries of OPEC. Initially, it was called The OPEC Special Fund. The idea was that OFID's resources are additional to those already made available by OPEC states through a number of bilateral and multilateral channels.

OFID's resources consist of voluntary contributions made by OPEC Member Countries and the accumulated reserves

derived from its various operations. At the close of the year 2016, contributions pledged by OPEC Member Countries totaled US\$4,433m out of which US\$3,462m was direct contributions to OFID. The Reserve Account stood at US\$2,740m.

To optimize the impact of its contribution to international development, OFID cooperates closely with the bilateral and multilateral agencies of its Member Countries, the World Bank Group, the regional development banks and the specialized agencies of the United Nations, as well as a host of non-governmental and other organizations.

All developing countries, with the exception of OPEC Member Countries, are in principle eligible for OFID assistance. The least developed countries, however, are accorded higher priority. So far, 134 countries worldwide have benefited from OFID's financial assistance.

For more information, visit the website: <http://www.ofid.org/>

2. Rotary Foundation Global Scholarship Grant

The Rotary Foundation and Clubs invest in our future leaders and philanthropists by funding scholarships for undergraduate and graduate studies.

Types of Scholarships

Rotary clubs offer scholarships for secondary, undergraduate, or graduate studies. Rotary club scholarships are given by individual clubs and are open to anyone except Rotary members and their families. Contact your local club for application information and eligibility requirements.



The Rotary Foundation offers scholarships for college graduates and professionals to study **Peace and Conflict Resolution** or **Water Purification and Sanitation**.

Rotary peace fellowships are available to candidates who want to participate in a master's degree or certificate program at one of our six partner universities. Foundation water scholarships are available to candidates who have already been admitted to one of IHE Delft Institute for Water Education 18-month Master of Science degree programs.

Want An Offer For A Scholarship?

Rotary clubs can apply to The Rotary Foundation for district and global grants to support scholarships.

Global grants are for graduate students studying abroad in one of Rotary's six causes:

- Promoting peace
- Fighting disease
- Providing clean water, sanitation, and hygiene
- Saving mothers and children
- Supporting education
- Growing local economies

Scholarships last from one to four years and can include an entire degree program. Global grant scholarships are funded using cash or District Designated Funds matched by the World Fund.

District grants can be used to sponsor secondary school, undergraduate, or graduate students studying any subject, either locally or abroad. The scholarship may cover any length of time, from a six-week language training program to a year or more of university study.

Rotary members are essential to recruiting qualified candidates for Rotary Peace Fellowships. You can advance peace in troubled areas around the world by promoting peace fellowships and supporting peace fellow candidates through the application process.

Rotary clubs and districts can recommend IHE Delft Institute for Water Education scholarship candidates and interview applicants who have been admitted to the institute in one of three Master's degree programs.

For more information visit the website:
<https://www.rotary.org/en/our-programs/scholarships>

3. Joint Japan/World Bank Scholarship

The Joint Japan/World Bank Graduate Scholarship Program (JJ/WBGSP) is open to women and men from developing countries with relevant professional experience and a history of supporting their countries' development efforts who are applying to a Master degree program in a development-related topic.

JJ/WBGSP offers scholarships for over 200 Preferred Programs spanning a wide array of development topics and for 14 Partner Programs at universities in U.S., Africa and Japan in key areas of development, including economic policy management, tax policy and infrastructure management. JJ/WBGSP scholarships for developing country nationals are not available for any other Master degree program.

What Can An Applicant Do Before The Call?

1. Read the information posted on the website (<http://www.worldbank.org/en/programs/scholarships#3>) and review eligibility criteria carefully.
2. Apply to one or more of the JJ/WBGSP preferred and partnership Master degree programs.
3. Begin gathering required documentation for the scholarship application: your current Curriculum Vitae (C.V.), proof of employment for each record of employment since earning a Bachelor's degree, and

- certified copy of the certificate of your most advanced university degree earned.
4. Identify two professional recommenders.

Who is Eligible to Apply?

Broadly speaking, Developing Country nationals must:

- Be a national of a World Bank member developing country;
- Not hold dual citizenship of a developed country;
- Be in good health;
- Hold a Bachelor (or equivalent) degree earned at least 3 years prior to the Application Deadline date;
- Have 3 years or more of recent development-related experience after earning a Bachelor (or equivalent) degree;
- Be accepted unconditionally to enroll in the upcoming academic year in at least one of the JJ/WBGSP Preferred or Partner Master's degree programs;
- Not be an Executive Director, his/her alternate, and/or staff of all types of appointments of the World Bank Group or a close relative of the aforementioned by blood or adoption, with the term "close relative" defined as: Mother, Father, Sister, Half-sister, Brother, Half-brother, Son, Daughter, Aunt, Uncle, Niece, or Nephew;

Please note: All eligibility criteria are strictly adhered to. No exceptions are made. However, this information is subject to change between the close of one application process and the opening of the next.

How to Apply

Applicants can apply for scholarships to both Preferred and Partner Programs. The process to apply to a Preferred Program or a Partner Program differs:

- Those seeking a JJ/WBGSP Partner Program scholarship must first apply for admission to one or more of the Partner Master's Degree Program(s). Inquiries on how to submit an admissions application to a partner program should be submitted to the respective university. After reviewing submitted applications, each Partner Master Degree Program will identify a short list of eligible candidates who will then be invited by the JJ/WBGSP Secretariat to apply for a JJ/WBGSP scholarship.
- Those seeking a JJ/WBGSP Preferred Program scholarship must, in parallel, apply for admissions to one or more of the Preferred Program(s) and apply for a JJ/WBGSP scholarship through an open call typically announced within the first two months of a calendar year.

When the scholarship applications for the Preferred Program is open, the finalized list of Preferred Programs, the application guidelines, online application, and a finalized list of eligibility criteria will be available on the official site. The scholarship application must be completed online and include two professional references. The scholarship application must also include an unconditional (except for secured funding) letter of admission from the preferred master degree program that the applicant wants JJ/WBGSP funding for.

Note that if the applicant is admitted to several master degree programs, he/she must choose at the time of submitting the scholarship application which program to attend with JJ/WBGSP funding. We have requested our Preferred Master degree programs to issue all letters of admission prior to the closing deadline for our scholarship application. Any documents an applicant provides by email, post or any means other than the online application form will not be reviewed. Applicants who submit more than one scholarship application are disqualified.

Selection Process

The JJ/WBGSP uses the following process to review eligible scholarship applications from developing country nationals, with the aim of identifying the candidates with the highest potential after completion of their graduate studies to impact the development of their countries.

Two qualified assessors independently review each eligible application and score the application on a scale of 1 to 10, taking into account four main factors and the degree of cohesion among them:

- Quality of Professional Experience (30% weight)
- Quality of Professional Recommendations (30% weight)
- Quality of Commitment to your Home Country (30% weight)
- Quality of Education Background (10% weight)

JJ/WBGSP awards scholarships to applicants who have had at least 3 years of full-time paid employment in the applicant's home country or in other developing countries acquired after receiving the first Bachelors (or equivalent university) degree within the past 6 years; and are employed in a paid full time position at the time of application.

The only exception to these criteria is for developing country nationals from a country on the list of Fragile and Conflict States noted in the Application Guidelines that are posted during the call for applications. In these exceptional cases, we do take into consideration the limited employment opportunities in those countries recently or currently in conflict.

For a scholarship to a JJ/WBGSP Preferred Program Master degree, the JJ/WBGSP Secretariat uses the average score of the two assessors to identify the list of semi-finalists. The semi-

finalists will be required during the review process to provide supplemental documentation, including a letter of acceptance from a JJ/WBGSP Preferred Master's Degree Program noted in the submitted application that is either unconditional, or conditional only upon the securing of financing.

The JJ/WBGSP Secretariat uses the average score of the two assessors and the following criteria to select the finalists:

- Maintaining a reasonable distribution of awards across gender that takes into account the distribution of eligible applications across gender;
- Giving scholarships to those applicants who, other things being equal, appear to have limited financial resources.
- Unusual circumstances/hardships, when assessing the employment experience and every aspects of an application.

The JJ/WBGSP Secretariat presents the finalists for the preferred program scholarship to the JJ/WBG Steering Committee (composed of members of the World Bank Board of Directors and WB management) for final review and selection for a scholarship. The Secretariat informs the scholarship winners in July.

The JJWBGSP Secretariat presents the finalists for partnership scholarship to the World Bank's Executive Director for Japan for approval on a rolling basis, matching the JJ/WBGSP Partner

university's admission cycle. The Secretariat informs the scholarship winners to a Partner Master Degree program soon after approval.

Scholarship Benefits

The JJ/WBGSP scholarship provides the recipient with the following benefits:

- Economy class air travel between your home country and the host university at the start of your study program and immediately following the end of the scholarship period. In addition to the two-way air travel, scholars will receive a US \$500 travel allowance for each trip;
- Tuition for your graduate program and the cost of basic medical insurance usually obtained through the university.
- A monthly subsistence allowance to cover living expenses, including books. The amount of the allowance varies depending on the host country.

Please note that all JJ/WBGSP scholarships cover the duration of the graduate program or two years, whichever is less. Maintaining a reasonably wide geographical distribution of awards, that takes into account the geographic distribution of eligible applications;

The JJ/WBGSP scholarship does not cover:

- VISA application(s) costs

- Expenses to bring and/or support a scholar's family members;
- Extra-curricular courses or training;
- Language training not provided by the graduate program;
- Additional travel during the course of the study program;
- Expenses related to research, supplementary educational materials, field trips, participation in workshops/seminars, or internships;
- Educational equipment such as computers.

Note: The JJ/WBGSP scholarship may only supplement, and does not duplicate, any other source of financial support/fellowship you might have. If selected as a finalist or if you are awarded a scholarship, you must inform the JJ/WBGSP if you have other sources of scholarship funds. The JJ/WBGSP stipend may be withdrawn completely or partially if during the scholarship period the Program has evidence of additional sources of support.

4. ADB Japan Scholarship Program

The Asian Development Bank/Japan Scholarship Program (JSP) offers about 150 postgraduate scholarships a year for studies in

economics, management, science and technology, and other development-related fields at participating academic institutions.

What Is Offered?

The scholarship provides full tuition fees, a monthly allowance for expenses, housing, books and instructional materials, medical insurance and travel. For scholars engaged in research, a special grant may be available for thesis preparation. In special circumstances, computer literacy, preparatory Language and other similar courses may be covered under the scholarship.

Who is eligible?

The program is open to those who have gained admission to an approved MA/PhD course at a participating academic institution. Candidates should be 35 years old or younger; in good health; with a bachelor's degree or its equivalent; and have a superior academic record. Upon completion of their study programs, scholars are expected to return to their home country to contribute to its economic and social development.

Scholarships are available to citizens of the following countries/areas:

- Afghanistan,
- Armenia,
- Azerbaijan,
- Bangladesh,
- Bhutan,

- Cambodia,
- Cook Islands,
- Georgia,
- India,
- Indonesia,
- Fiji,
- Kazakhstan,
- Kiribati,
- Kyrgyz Republic,
- Lao People's Democratic Republic,
- Malaysia,
- Maldives,
- Marshall Islands,
- Federated States of Micronesia,
- Mongolia,
- Myanmar,
- Nauru,
- Nepal,
- Pakistan,
- Palau,
- Papua New Guinea,
- Philippines,
- Samoa,
- Solomon Islands,
- Sri Lanka,
- Tajikistan,

- Thailand,
- Timor-Leste,
- Tonga,
- Turkmenistan,
- Tuvalu,
- Uzbekistan,
- Vanuatu, and
- Vietnam.

How to Apply

1. **Request information:** Applicants should request information and application forms from the chosen academic institution(s). Applicants are encouraged to access various resources, including the institutions' websites and handbooks, and institution information sessions held in-country, to assist them in making an informed decision on the academic institution and course they wish to undertake.
2. **Apply for scholarship:** Applicants should indicate to the academic institution that they are applying for admission and that they would like to be considered for the ADB-JSP Scholarship. The completed institution application form and required documentation, including the ADB-JSP application sheet form, should be submitted to the academic institution. Applicants must ensure the

submission of accurate documents. Failure to do so may result in an application not being processed or to an award being terminated if documentation or information provided is later determined to be false. Applicants are required to submit their latest Income tax return or certification of their annual salary/monthly salary, whichever is available. They should also submit a certification of family income (parent's income). Applications for scholarships should be sent at least six months prior to the planned time that you wish to commence studies.

How candidates are selected

The academic institution will screen and rank the applicants, based on its own selection criteria, keeping in view the eligibility requirements and selection criteria of the ADB-JSP. In the evaluation process, the academic institution may contact the candidates for further information. The academic institution will then submit its ranked list of applicants to ADB-JSP, including a description of the score/grading system which is the basis for the ranking.

ADB-JSP will review the submission from the academic institutions and recommend awardees based on the selection criteria of ADB-JSP to the Executive Director of Japan for formal approval. Upon approval by the Executive Director of Japan,

ADB will advise academic institutions on the successful candidates.

The academic institution will inform all applicants of the outcome of the selection process and begin to make arrangements for the awardees take up their scholarships.

The academic institutions will arrange for the signing of the acceptance of scholarship award by the awardees wherein the scholars agree that after completion of their study, they will return to their home country.

ADB will send appropriate congratulatory letters to scholars through the university.

Important to note

- A separate application to ADB is unnecessary
- The duly accomplished applications form together with all copies of academic records should be sent to the institution at least six (6) months before the commencement of the intake that you wish to join.
- Only candidates who have been offered admission and endorsed by the academic institutions will be considered for the scholarships by the ADB.
- The ADB-JSP does not cover expenses for the scholar's family; extra-curricular courses or training; additional travel during the course of the study program; additional

- expenses related to supplementary educational materials, field trips, or participation in workshops, seminars, or internships while at the academic institution or purchase of educational equipment such as computers.
- Completion of the application form or admission by the academic institution does not mean that you have been accepted for a scholarship; accordingly you should not take any action with respect to your current employment or otherwise, until you have been informed by the institution that you have been awarded a scholarship.

5. Commonwealth Distance Learning Scholarship

Commonwealth Distance Learning Scholarships are offered for citizens of developing Commonwealth countries. These scholarships are funded by the UK Department for International Development (DFID), with the aim of contributing to the UK's international development aims and wider overseas interests, supporting excellence in UK higher education, and sustaining the principles of the Commonwealth. Purpose: To contribute to development needs of Commonwealth countries by providing training for skilled and qualified professionals in key development areas.

Intended beneficiaries: High-quality postgraduate students who wish to access training not available in their home countries, who wish or need to remain in their home country while they study, and who have the potential to enhance the development of their home countries with the knowledge and leadership skills they acquire.

Commonwealth Distance Learning Scholarships support distance learning Master's degree courses offered in partnership with local providers in developing countries, as well as courses delivered directly by UK universities.

Eligibility

To apply for these scholarships, you must:

- Be a citizen of a developing Commonwealth country, refugee, or British protected person.
- Be permanently resident in a developing Commonwealth country.
- Hold a first degree of at least upper second class (2:1) standard. A lower qualification and sufficient relevant experience may be considered in certain cases.

The CSC promotes equal opportunity, gender equity, and cultural exchange. Applications are encouraged from a diverse range of candidates. The CSC is committed to administering and managing its scholarships and fellowships in a fair and

transparent manner – for more information, see the CSC anti-fraud policy.

Terms and Conditions

For full terms and conditions, visit <http://cscuk.dfid.gov.uk/apply/distance-learning/info-candidates/>

Selection Process

Each participating UK University will conduct its own recruitment process to select a specified number of candidates for Distance Learning Scholarships. Universities must put forward their selected candidates to the CSC by June. The CSC will then confirm that these candidates meet the eligibility criteria for this scheme. Universities will inform candidates of their results by August.

Selection Criteria Include:

- Academic merit of the candidate
- Potential impact of the work on the development of the candidate's home country

How to Apply

You should apply to study an eligible Master's course at a UK university that is participating in the Distance Learning Scholarship scheme.

You must make your application using the CSC's Electronic Application System (EAS). Before applying, you must check with your UK University for their specific advice, admission requirements, and rules for applying. Most universities may require you to complete their own admission application form as well, which may have a separate closing date. You must take the necessary steps to secure admission to your chosen course(s) at your preferred university/universities before applying for a Distance Learning Scholarship.

You can apply for more than one course or to more than one university, but you may only accept one offer of a Distance Learning Scholarship. The CSC will not accept any applications that are not submitted via the EAS to your UK University, or any applications directly from individuals.

Enquiries

All enquiries about these scholarships should be directed to the university to which you wish to apply. Please note that the CSC does not charge candidates to apply for any of its scholarships or fellowships through its Electronic Application System (EAS), and it does not charge organizations to nominate candidates.

6. University of the People Tuition-Free Degree

UoPeople provides students the opportunity to receive an online degree program completely tuition-free. It is their goal to make higher-education accessible to all, anytime, anywhere. They do not charge their students for courses, course materials, or annual enrollment; making degree programs affordable and accessible. Their unique online model of higher education allows them to bring the classroom to you – cutting the cost for their students overall.

Their tuition-free model allows them to provide leading degree programs in an innovative classroom setting. They offer students a choice of an online Associate and/or Bachelor degree in either Business Administration, Computer Science or Health Science as well as an MBA program, all tuition-free, online, flexible, and easily accessible.

It is the University's mission to provide affordable, tuition-free education for everybody. UoPeople is tuition-free, not free. You will never be asked to pay for courses, course material or annual enrollment fees. There is a nominal \$60 Application Processing Fee for all applicants as well as a \$100 Assessment fee for each exam (\$200 for the MBA). Based on this, an associate's degree can be completed in 2 years for \$2,060, a Bachelor's degree can be completed in 4 years for \$4060, and an MBA can be completed in 15 months for \$2460. UoPeople will never request

these amounts upfront, but rather, students will pay each Assessment Fee by the end of each exam period. These modest fees ensure that the University remains sustainable and can continue to provide quality education for everybody.

There are scholarships available for those students who cannot afford the nominal processing fees of the University. It is the University's belief that everyone deserves the right to an education, and that no one should be left behind due to financial constraints. Visit for more info: <http://www.uopeople.edu>

7. EdX Free Online Courses at Premier University

The mission of EdX is to increase access to high-quality education for everyone, everywhere; enhance teaching and learning on campus and online; and advance teaching and learning through research.

Founded by Harvard University and MIT in 2012, EdX is an online learning destination and MOOC provider, offering high-quality courses from the world's best universities and institutions to learners everywhere. EdX was founded by and continues to be governed by colleges and universities. They are the only leading MOOC provider that is both nonprofit and open source.

With more than 90 global partners, EdX is proud to count the world's leading universities, nonprofits, and institutions as members. EdX university members top the QS World University Rankings® with their founders receiving the top honors, and EdX partner institutions ranking highly on the full list. Students come from every country in the world! Whether you are interested in computer science, languages, engineering, psychology, writing, electronics, biology, or marketing, there's a course for you! Enroll today and learn something new.

Open EdX is the open-source platform that powers EdX courses and is freely available. With Open EdX, educators and technologists can build learning tools and contribute new features to the platform, creating innovative solutions to benefit students everywhere. Visit <https://www.edx.org/> for more info

8. Edinburgh Global Distance Learning Scholarship

The University of Edinburgh will offer 4 scholarships for distance learning Master's Programs. Located in the United Kingdom, the University of Edinburgh was ranked 17th and 21st in the world by the 2014–15 and 2015-16 QS rankings. It is now ranked 19th in the world according to 2016-17 QS Rankings. The Research Excellence Framework, a research ranking used by the UK government to determine future research funding,

ranked Edinburgh 4th in the UK for research power, with Computer Science and Informatics ranking 1st in the UK.

Eligibility: Applicants must be both nationals of the eligible countries (see below).

Eligible Regions:

- Afghanistan,
- Bangladesh,
- Benin,
- Burkina Faso,
- Burundi,
- Cambodia,
- Central African Republic,
- Chad,
- Comoros,
- Congo,
- Côte d'Ivoire,
- Eritrea,
- Ethiopia,
- Gambia,
- Ghana,
- Guinea,
- Guinea-Bissau,
- Haiti,
- India,

- Kenya,
- Kiribati,
- Korea,
- Kyrgyz Republic,
- Lao PDR,
- Liberia,
- Madagascar,
- Malawi,
- Mali,
- Mauritania,
- Mongolia,
- Mozambique,
- Myanmar,
- Nepal,
- Niger,
- Nigeria,
- Pakistan,
- Papua New Guinea,
- Rwanda,
- São Tomé and Príncipe,
- Senegal,
- Sierra Leone,
- Solomon Islands,
- Somalia,
- South Sudan,
- Sudan,

- Tajikistan,
- Tanzania,
- Timor-Leste,
- Togo,
- Tuvalu,
- Uganda,
- Uzbekistan,
- Vanuatu,
- Vietnam,
- Yemen,
- Zambia, and
- Zimbabwe.

Applicants should already have been offered a place at the University of Edinburgh and should have firmly accepted that offer or be intending to do so.

9. Aga Khan Foundation International Scholarship Program

The Aga Khan Foundation provides a limited number of scholarships each year for postgraduate studies to outstanding students from select developing countries that have no other means of financing their studies, in order to develop effective scholars and leaders and to prepare them for employment, primarily within the AKDN. Scholarships are awarded on a 50%

Grant: 50% loan basis through a competitive application process once a year in June or July. The Foundation gives priority to requests for Master's level courses but is willing to consider applications for PhD programs, only in the case of outstanding students who are highly recommended for doctoral studies by their professors, and who need a PhD for the fulfilment of their career objectives (academic or research oriented).

Applications for short-term courses are not considered; neither are applications from students who have already started their course of study.

Eligibility

Geographic Scope

The Foundation accepts applications from nationals of the following countries:

- Bangladesh,
- India,
- Pakistan,
- Afghanistan,
- Tajikistan,
- Kyrgyzstan,
- Syria,
- Egypt,
- Kenya,

- Tanzania,
- Uganda,
- Madagascar, and
- Mozambique.
- In France, Portugal, UK, USA and Canada, applications are accepted from those who are originally from one of the above developing countries, are interested in development-related studies, and who have no other means of financing their education.

Residency Requirements

The Foundation only accepts applications of eligible nationals listed above who are residing in one of the countries where there are local Aga Khan Foundation (AKF), Aga Khan Education Services (AKES), or Aga Khan Education Board (AKEB) offices which process applications and interview candidates.

Age Limit

Preference is given to students under 30 years of age.

Selection Criteria

The main criteria for selecting award winners are:

- Consistently excellent academic records,
- Genuine financial need,

- Admission to a highly reputable university or program of study and relevance of the field of study to AKDN's focus areas.

Candidates are also evaluated on demonstrating thoughtful and coherent educational and career plans, their extra-curricular interests and achievements, potential to achieve their goals and likelihood to succeed in a foreign academic environment.

Applicants are expected to have some years of work experience in their field of interest.

Financial Assistance

The Foundation assists students with tuition fees and living expenses only. The cost of travel is not included in AKF scholarships. Funding for PhD programs is only provided for the first two years of study, after which the students are expected to find alternative sources of assistance.

Financial assistance is provided according to the needs of students, but the ISP must be considered a lender of last resort. Applicants are requested to make every effort to obtain funding from other sources as well, so that the amount requested from the Foundation can be reduced to a minimum. Preference is given to those who have been able to secure some funding from alternative sources.

Loan Conditions

Half of the scholarship amount is considered as a loan, which must be reimbursed with an annual service charge of 5%. A guarantor is required to co-sign the loan agreement. The payback period is five years, starting six months after the study period funded by the Aga Khan Foundation.

Application Procedures

The application procedures of AKF's International Scholarship Program are decentralized. Students may obtain application forms as of January 1st each year from AKF offices or Aga Khan Education Services / Boards in their countries of current residence. Completed applications should be returned to the agency from which the form was obtained. They should not be sent to Geneva.

Interview and Selection Notification

Applicants should be prepared to be interviewed by local Scholarship Committees about their financial situation, their academic performance, extra-curricular achievements and career plans. The annual Scholarship Selection Meeting takes place in late June or early July and the Aga Khan Foundation notifies all students of the outcome of their application shortly thereafter.

10. Wells Mountain Foundation Scholarship for Developing Countries

Wells Mountain Foundation (WMF) has as its focus education, which they believe is the key building block to success in all other endeavors, literacy, the essential tie to the knowledge contained in the written word, and community, the core entity, just beyond the family, critical to building a compassionate and effective society. As such, WMF seeks to gather and distribute resources to empower motivated individuals, mostly in developing nations, to grow personally, so as to be able to have a meaningful, positive impact in the communities, their countries, and ultimately, the world. WMF is a non-profit, tax-exempt charity qualified under Section 501(c) (3) of the US Internal Revenue Code.

The WMF Empowerment through Education Scholarship Program has grown from just one scholarship in Ghana in 2005 to 103 current WMF Scholars in 2016. WMF scholars hail from 31 countries, including Afghanistan, Bangladesh, Bhutan, Burkina Faso, Cameroon, Colombia, Ethiopia, Ghana, Haiti, Kenya, Lesotho, Liberia, Madagascar, Malawi, Nepal, Nigeria, Pakistan, Palestine, Peru, Rwanda, Swaziland, South Africa, South Sudan, Tanzania, Uganda, Zambia and Zimbabwe. Forty-one new 2016 WMF Scholars were chosen from over 675 applications in August of 2016.

For more info, visit

<http://www.wellsmountainfoundation.org/our-programs/scholarships/>

CHAPTER THREE

10 UNDERGRADUATE AND

POSTGRADUATE SCHOOLS OFFERING

SCHOLARSHIPS

10 UNDERGRADUATE AND POSTGRADUATE SCHOOLS OFFERING SCHOLARSHIPS

1. American Trinity University

American Trinity University's founders selected the not-for-profit religious exempt corporation for the simple reason that it is the most affordable way to keep tuition low. ATU has a ground presence in Belize and in Moreno Valley, California.



In addition to providing one of the best educations possible, ATU is the seminary arm of The Reconciliation of Science and Religion Organization located in California. www.Rel-Sci.org. As such, students may become ordained ministers, called Deans, or may become a Deacon in order to perform weddings.

ATU teaches using the original authors of the Greatest Books of the World. ATU focuses primarily on students from India, Brazil, Malaysia, Singapore, Indonesia, and Africa. Over its history, ATU has given 100% scholarships to select students from Pakistan, India, Ghana, and Nigeria who could prove they cannot afford to attend. To others that can afford it, ATU offers very low tuition rates (depending on the local economy) and accept payment plans.

The university does not offer degrees based solely upon life experience, neither does it offer engineering or medical degrees. ATU does offer credit for life experience for only a stated percentage of the overall degree and still requires that the student requesting such credit complete and submit essays for grading.

2. RGU School of Pharmacy and Life Sciences International Undergraduate Bursaries in UK

The Robert Gordon University offers School of Pharmacy and Life Sciences International Undergraduate Bursaries. The aim of the bursary is to provide financial help to international students who wish to study at the school.

The university, commonly referred to as RGU, is a public university in the city of Aberdeen, Scotland. It became a university in 1992 and originated from an educational institution founded in the 18th century by Robert Gordon, a prosperous Aberdeen merchant, and various institutions which provided adult education and technical education in the 19th and early 20th centuries.

Course Level: Bursaries are available to pursue undergraduate programs.

Study Subject: Bursaries are awarded within the School of Pharmacy and Life Sciences. The scholarship can be taken in the UK.

Eligibility

You can apply for a bursary at the school if you

- Are an international fee paying student who intends to study at the university full-time;

- Hold an offer of a place to study at the School for before you apply for a bursary;
- Agree to complete enhanced disclosure (if required); and
- Agree to provide a letter of good conduct and agree to comply with Fitness to Practice procedures (if relevant) within the school.

Nationality: International students are eligible to apply for these bursaries.

College Admission Requirements

Entrance Requirements: Applicants must have their previous degree.

English Language Requirements: English is the language of instruction at Robert Gordon University and all students must demonstrate that they're proficient in reading, writing, speaking and listening.

UNDERGRADUATE SCHOLARSHIPS

How to Apply

Please note that in order to be considered for a bursary, you must already hold an offer of a place to study on an eligible course at the School. You must, therefore, ensure that your application for a place is submitted. You may refer to activities, achievements and personal qualities which are particularly relevant to your application. You should also include:

- Electronic copies of your school qualification certificates;
- Electronic copies of ICRGU foundation course transcript (if applicable);
- Electronic copies of undergraduate course transcripts (if applicable);
- Electronic copies of relevant awards or qualifications received (if applicable);
- Evidence of English Language (at a minimum of IELTS 6.5);
- An electronic copy of your Robert Gordon University offer letter; and an electronic copy of your passport details page.

For more information, visit:

<http://www.rgu.ac.uk/pals/international-bursary/>

3. Writtle University College Undergraduate International Scholarship in UK

Established in 1893, Writtle University College has been producing leaders in the land-based industries and organizations for more than 120 years. Writtle is one of the oldest specialist institutions in the UK and offers a range of land-based, design and sports courses at various levels of academic study including Postgraduate, Undergraduate, Further Education, Short Courses, and Apprenticeships. We also provide students with

the options of being able to study certain courses on a part-time basis.

Course Level: Scholarship is available to undergraduate students.

Study Subject: Scholarship is awarded to learn any of the courses offered by the university.

Scholarship Award: This award is worth £1,000 for each year of study on an undergraduate course for a maximum of three years, with no cash equivalent. Each award will be deducted from the final tuition fee installment payment owed to the University College on each year of study.

Number of Scholarships: There are a limited number of bursaries and scholarships available. Students may only be awarded one Writtle University College scholarship within one academic year. The scholarship can be taken in the UK.

Eligibility:

These scholarships are only available to Writtle University College undergraduate students who meet all of the following criteria:

- Meet the entry requirements of the full-time undergraduate course
- Not in receipt of a US Federal Loan.

Nationality: Home/International students are eligible to apply for this scholarship

For the application form, visit:
http://writtle.ac.uk/pdfs/Scholarships/2017/4/UGWUCIS17_Form.pdf.

4. Goldsmiths, University of London

Goldsmiths is internationally known for creativity and innovation, a reputation backed up by the highest academic standards, and over a century's membership of the University of London. Located in New Cross, South East London, the College has over 8,000 students taking part in undergraduate, postgraduate and return-to-study opportunities in the arts, social sciences, humanities and computing. With alumni including Antony Gormley, Julian Clary, Damien Hirst, Mary Quant, Bridget Riley, Graham Coxon and Malcolm McLaren, Goldsmiths brings creative and unconventional approaches to the subjects offered.

The College is friendly and vibrant, and proud of the diverse student population which adds to this welcoming atmosphere - nearly 20% of students come from countries outside the UK, and 52% of all undergraduates are mature students (aged 21 or over

at the start of their studies). Goldsmiths is a serious academic force, and achieved outstanding successes in the 2008 Research Assessment Exercise, coming 9th in the UK for world-leading research (shown by the top 4* grade). The Department of Sociology did outstandingly well, and was placed joint first with three other institutions. And in the Department of Media and Communications, 80% of activity was in the highest two bands. For more information, visit: <http://www.gold.ac.uk/>

5. Imperial College London

Ranked 8th in the world in the QS World University Rankings® 2018, Imperial College London is a one-of-a-kind institution in the UK, focusing solely on science, engineering, medicine and business. The college is based in South Kensington, London, in an area known as ‘Albertopolis’, Prince Albert and Sir Henry Cole’s 19th century vision for an area where science and the arts would come together. As a result, Imperial’s neighbors include a number of world leading cultural organizations including the Science, Natural History and Victoria and Albert museums; the Royal Colleges of Art and Music; the English National Ballet; and the Royal Albert Hall, where all of their students also graduate.

One of the most distinctive elements of an Imperial education is that students join a community of world-class researchers. The cutting edge and globally influential nature of this research is

what Imperial is best known for. It's the focus on the practical application of their research – particularly in addressing global challenges – and the high level of interdisciplinary collaboration that makes their research so effective.

The proportion of students who came from overseas in the 2015–16 intake was 67%, and more than 130 countries are currently represented on campus. Meanwhile, the College's staff, like their students, is diverse in their cultural backgrounds, nationalities and experiences.

The College has a number of campuses including their South Kensington Campus where their outstanding facilities include:

- Full motion flight simulator used for investigating the handling qualities and performance of existing and future aircraft.
- Carbon capture pilot plant – stretching over four floors and built to industrial standards
- Hydrodynamics laboratory for measuring waves and their impact.
- KPMG Data Observatory (DO), the largest of its kind in Europe, featuring a circular wall of 64 monitors powered by 32 computers facilitating 313 degrees of surround vision.
- Test-flight facilities for hybrid unmanned aerial robots in a lab that is equipped with 16 high-speed 3D cameras

- capable of tracking the robots in flight, and a further eight for tracking underwater movement.
- Wind tunnels, covering speeds from a few meters per second to Mach 9.

The College offers a number of scholarships, like their President's Undergraduate Scholarships, which are open to students of all nationalities and are worth £1,000 for each year of study (2018 entry).

Discover any funding opportunities you might be eligible for on the College's scholarships search tool. Visit: <https://www.imperial.ac.uk/>

6. King's College London

King's College London is one of the top 25 universities in the world (2016/17 QS World University Rankings) and among the oldest in England. King's has more than 27,600 students (of whom nearly 10,500 are graduate students) from some 150 countries worldwide, and some 6,800 staff.

King's has an outstanding reputation for world-class teaching and cutting-edge research. In the 2014 Research Excellence Framework (REF) King's was ranked 6th nationally in the 'power' ranking, which takes into account both the quality and

quantity of research activity, and 7th for quality according to Times Higher Education rankings. Eighty-four per cent of research at King's was deemed 'world-leading' or 'internationally excellent' (3* and 4*). The university is in the top seven UK universities for research earnings and has an overall annual income of more than £684 million.

King's has a particularly distinguished reputation in the humanities, law, the sciences (including a wide range of health areas such as psychiatry, medicine, nursing and dentistry) and social sciences including international affairs. It has played a major role in many of the advances that have shaped modern life, such as the discovery of the structure of DNA and research that led to the development of radio, television, mobile phones and radar.

King's College London and Guy's and St Thomas', King's College Hospital and South London and Maudsley NHS Foundation Trusts are part of King's Health Partners. King's Health Partners Academic Health Sciences Centre (AHSC) is a pioneering global collaboration between one of the world's leading research-led universities and three of London's most successful NHS Foundation Trusts, including leading teaching hospitals and comprehensive mental health services. For more information, visit: www.kingshealthpartners.org.

7. London School of Economics and Political Science [LSE]

London School of Economics and Political Science (LSE) is a leading public university in the UK capital, renowned worldwide for its leadership in the social sciences. Known for its excellence in both research and teaching, the university and its graduates make a significant contribution to global policy and debate.

Ranked 35th overall in the QS World University Rankings® 2015/16, LSE is recognized among the world's very best across a range of academic disciplines. In the 2016 edition of the QS World University Rankings by Subject, LSE ranks within the global top 10 for social policy, development studies, politics, communication and media studies, anthropology, accounting and finance, geography, history, philosophy, law, economics, and business and management studies – with positions in the top 50 for psychology and statistics.

The university's central London campus brings together staff and students from all over the world, offering a truly international environment. Students enjoy close proximity to world-class facilities such as the British Library of Political and Economic Science, alongside LSE's Language Centre, and a vibrant Students' Union. Graduates can look forward to excellent career opportunities, joining a worldwide network of prestigious alumni.

LSE makes over £15.5 million of need- and merit-based financial aid available to its students each year. Awards range from a contribution to tuition fees to full coverage of all expenses, with grants, loans and scholarships awarded based on merit and/or household income. Find out more here: <http://www.lse.ac.uk/>

8. University College London (UCL)

UCL is one of the world's top multidisciplinary universities, with an international reputation for the quality of its research and teaching.

A world-leader in research, with outstanding results in the latest Research Excellence Framework (REF) 2014, UCL is home to the center of teaching excellence in subjects from medicine to languages, law to engineering, and history to astrophysics. Interdisciplinary study is encouraged and a belief that all areas of study can inform and enrich each other is woven into our programs. UCL has had 29 Nobel laureates so far, with at least one every decade since the establishment of the prizes in 1901.

A central London location gives students access not only to world-renowned culture and nightlife, but also to academic resources. UCL is close to, and has teaching and research links with, countless hospitals, museums, galleries, libraries and

professional bodies. International students make up nearly half the student population and come from over 150 countries, giving UCL its cosmopolitan atmosphere. UCL works hard to embed a global perspective in their teaching and there are many students who spend some time in another country as part of their degree program.

For more information, visit: <https://www.ucl.ac.uk/>

9. Deakin University

Deakin University is one of Australia's most progressive and visionary universities. Providing superior, student-centered education, Deakin University is an increasingly popular destination for overseas students, with a multitude of students studying on its various campuses, from the workplace or home.

Scholastic excellence, top quality research, industry partnerships and tailored courses are among the factors that attract students from all around the world. Deakin's reputation for excellent teaching and innovative course delivery has been recognized through many awards over the past decade. It has consistently achieved the highest ratings in surveys of graduate satisfaction. Deakin University seeks to offer its students more than a quality Australian degree. It offers an educational and personal experience that will be among the most significant of your life.

For more information: <http://www.deakin.edu.au/international-students/getting-into-deakin/scholarships>

10. Victoria University

Victoria University achieved university status in 1991, but their preceding institutions date back to 1916. One of Australia's few dual-sector universities, today, they have over 40,000 enrolled higher education, and vocational education and training students studying on our campuses.

VU has received the following rankings:

- ranked in the world's top 2% (Times Higher Education – THE – World University Rankings 2016/2017)
- Ranked 56th in the world's top universities aged under 50 (The Young University Rankings 2017).

As one of 39 public universities in Australia, graduates can be assured their qualification from VU is being awarded from a university operating in a world-class education system.

Being a dual-sector university means that students can easily go from vocational education to higher education - such as from a certificate or diploma course through to an undergraduate

degree or even a postgraduate qualification by coursework or research.

VU offers tertiary education at all levels, with flexible entry and exit points, to any student who seeks a tertiary education to develop their careers; undertakes high quality research and research training that reflects the interests and needs of students and staff and has significant impact on industry and community; and offers leading edge career-based education from pre-vocational certificates to PhDs, to help students develop themselves as employees and entrepreneurs, further increasing the impact of the school's applied and translational research.

For more information, visit <https://www.vu.edu.au/study-at-vu/fees-scholarships>

CHAPTER FOUR

TOP 5 TRAINING SCHOLARSHIPS FOR INTERNATIONAL STUDENTS

TOP 5 TRAINING SCHOLARSHIPS FOR INTERNATIONAL STUDENTS

1. VLIR-UOS Training Scholarships [Belgium]

Scholarships are important to students for two reasons: They help defray the costs of tuition and they allow students a reward for their hard work and dedication to education.

QUOTEHD.COM

Alyssa McClure

VLIR-UOS supports partnerships between universities and university colleges, in Flanders and in the South, looking for innovative responses to global and local challenges.

VLIR-UOS funds cooperation projects between professors, researchers and teachers. VLIR-UOS also awards scholarships to students and professionals in Flanders and the South. Lastly, VLIR-UOS helps to strengthen higher education in the South and the globalization of higher education in Flanders.

VLIR-UOS is an institution of public utility and was founded by the Flemish Interuniversity Council (VLIR), an overarching consultative organization between the Flemish universities and the Belgian government. In 1998 the VLIR gained responsibility for the federal funds for university development cooperation of the Flemish universities and founded VLIR-UOS as the VLIR-secretariat for university development cooperation.

VLIR-UOS receives funding from the Belgian Development Cooperation with a yearly budget of approximately 35 million Euros (in 2014). Read more about the structure of VLIR-UOS. For more information, visit:

<http://www.vliruos.be/en/scholarships/>

2. The UNESCO Fellowships Programs

Fellowships are an effective modality for UNESCO to enhance the human resources and capacity-building of Member States, especially developing countries. Fellowships are specially tailored training which are designed to give qualified persons practicing or intending to practice a profession in the field of the UNESCO program, priorities and opportunity to receive additional and practical training, thus contributing to the advancement and circulation of knowledge and skill promoting development and international understanding.

Resolution 13.6 of the 28th session of the General Conference requests "...the Director-General to regard the National Commission as the official channel in Member States for the submission of fellowship applications..." Thus, the UNESCO Secretariat cannot consider application from individuals. All applications must be channeled through the National Commission for UNESCO of the candidate's country and without this endorsement no application may be examined.

With a view to expanding and increasing training opportunities abroad, UNESCO negotiates the terms of jointly "sponsored" fellowships. UNESCO has adopted a proactive policy towards the encouragement of partnerships with governments, institutions of higher education and foundations, so as to increase training opportunities to other Member States. This

scheme is known as the “UNESCO Co-Sponsored Fellowships Scheme”. Under this scheme, Member States, foundations, institutions and private donors may offer fellowships (contributions-in-kind), or, may finance fellowships (cash contributions, or either through cost-sharing arrangements and through total funding) in fields within UNESCO’s competence. The terms of reference (TOR) for each program under the Co-sponsored Fellowships Scheme are negotiated, and agreed upon, with each donor.

Two types of schemes are included under the UNESCO Fellowship Program (either partially or fully funded by UNESCO):

- I. Co-Sponsored Fellowships (Contributions-in-kind)
- II. Extrabudgetary Fellowships (Funds-in-trust)

I. Co-Sponsored Fellowships Schemes (Contributions-in-kind)

- UNESCO/People’s Republic of China (The Great Wall)
- UNESCO/Czech Republic
- UNESCO/ISEDC Russian Federation
- UNESCO/Israel (MASHAV)
- UNESCO/Poland Co-Sponsored Fellowships
Programme in Engineering
- UNESCO/Poland Co-Sponsored Fellowships in
Archaeology and Conservation

- UNESCO/Republic of Korea
- UNESCO/Sri Lanka

II. Extra-Budgetary Projects (Funds-in-trust)

- UNESCO/L'Oreal International Fellowships Programme for Young Women in Life Sciences
- UNESCO/Keizo Obuchi - Japan Young Researchers' Fellowship Programme
- UNESCO/Saudi Arabia Co-Sponsored Fellowships Programme (Enhancing Palestinian Human Capital)

For more information, visit:

<http://www.unesco.org/new/en/fellowships/programmes/>

3. Hubert Humphrey Fellowships [USA]

The Hubert H. Humphrey Fellowship Program provides ten months of non-degree academic study and related professional experiences in the United States. Humphrey Fellows are selected based on their potential for leadership and their commitment to public service in either the public or the private sector. The Humphrey Program fosters a mutual exchange of knowledge and understanding about issues of common concern in the United States and the Fellows' home countries.

The Program offers Fellows valuable opportunities for leadership development and professional engagement with Americans and their counterparts from many nations. More than 5,600 men and women have been honored as Humphrey Fellows since the program began in 1978. Approximately 200 Fellowships are awarded annually.

Fourteen major universities in the United States host Humphrey Fellows. These host universities are chosen for their excellence in the Program's designated fields of study and for the resources and support they offer Humphrey Fellows. Humphrey Fellowships are awarded competitively to candidates who are mid-career professionals in many fields.

Applicants are required to have an undergraduate degree, a minimum of five years of substantial, full-time, professional experience, limited or no prior experience in the United States, demonstrated leadership qualities, a record of public service in the community, and strong English skills.

The Humphrey Program is a Fulbright exchange activity. Its primary funding is provided by the U.S. Congress through the Bureau of Educational and Cultural Affairs of the U.S. Department of State. Co-sponsors include other governmental agencies, multinational organizations, and private donors. The Institute of International Education (IIE) assists the U.S. Department of State in administering the Humphrey Fellowship

Program. If you're interested, visit:
<https://www.humphreyfellowship.org>

4. Endeavour Vocational Education and Training (VET) Scholarship in Australia

The Endeavour VET Scholarship provides financial support for international applicants to undertake VET at a Diploma, Advanced Diploma or Associate Degree level in any field in Australia for up to two and a half years. VET provides occupational or work-related knowledge and skills. The courses are directly related to a trade, occupation or 'vocation' in which the applicant participates. These courses exclude degree and higher level programs normally delivered by universities.

Level/Fields of Study:

Diploma, Advanced Diploma or Associate Degree level in any field of study offered at Australian Universities.

Target Groups:

Americas: Argentina,

Bolivia,

Brazil,

Canada,

Chile,

Colombia,
Costa Rica,
Ecuador,
El Salvador,
French Guiana,
Guatemala,
Honduras,
Mexico,
Nicaragua,
Panama,
Paraguay,
Peru,
Suriname,
United States of America,
Uruguay, and
Venezuela.

Asia: Bangladesh,
Bhutan,
Brunei Darussalam,
Cambodia,
China (People's Republic),
Hong Kong SAR,
India,
Indonesia,
Japan,
Korea (Republic of Korea – South),

Laos,
Macau,
Malaysia,
Maldives,
Mongolia,
Myanmar,
Nepal,
Pakistan,
Philippines,
Singapore,
Sri Lanka,
Taiwan,
Thailand,
Timor-Leste, and
Vietnam.

The Caribbean: Antigua and Barbuda,
Bahamas,
Barbados,
Belize,
Cuba,
Dominica,
Dominican Republic,
Grenada,
Guadeloupe,
Guyana,
Haiti,

Jamaica,
Martinique,
Saint Kitts and Nevis,
Saint Lucia,
Saint Vincent and the Grenadines, and
Trinidad and Tobago.

Europe: Austria,
Belgium,
Bulgaria,
Croatia,
Cyprus,
Czech Republic,
Denmark,
Estonia,
Finland,
France (including Reunion),
Germany,
Greece,
Hungary,
Ireland,
Italy,
Latvia,
Lithuania,
Luxembourg,
Malta,
Netherlands,

Norway,
Poland,
Portugal,
Romania,
Russian Federation,
Slovakia,
Slovenia,
Spain,
Sweden,
Switzerland,
Ukraine, and
United Kingdom (including Northern Ireland).

Middle East: Afghanistan,
Bahrain,
Iran,
Iraq,
Jordan,
Kuwait,
Lebanon,
Oman,
Qatar,
Saudi Arabia,
Syria,
Turkey,
United Arab Emirates, and
Yemen.

Pacific: Fiji,
French Polynesia,
Kiribati,
Marshall Islands,
Micronesia (Federated states),
Nauru,
New Caledonia,
New Zealand* (including Cook Islands, Niue and Tokelau),
Palau,
Papua New Guinea,
Samoa,
Solomon Islands,
Tonga,
Tuvalu,
Vanuatu,
Wallis, and
Futuna.

Scholarship Value/Inclusions/Duration:

The scholarship value is up to \$131,000. It includes travel allowance (\$AUD 3,000), establishment allowance (\$AUD 4,000), monthly stipend (\$AUD 3,000; up to maximum program duration on a pro-rata basis). Health and travel insurance will also be provided. It will also include tuition fees up to the maximum study duration (up to \$13,000 per calendar year).

The scholarship duration is 1 – 2.5 years.

Eligibility:

To be eligible for this scholarship, applicants must:

- Be aged 18 years or over at the commencement of their program
- Be a citizen and/or permanent resident of a participating country (see above)
- Commence their proposed program after 1 January 2018 and no later than 30 November 2018. Applicants who have already commenced or will commence their intended program prior to 2018 are not eligible to apply.
- provide all relevant supporting documentation
- not currently hold or have completed, since 1 January 2016, an Australian Government sponsored scholarship and/or fellowship (directly administered to recipients by the Australian Government)
- not apply for a category in which they have already completed an Endeavour Scholarship or Fellowship.

Website:

Official Scholarship Website:

<https://internationaleducation.gov.au/Endeavour%20program/Scholarships-andFellowships/Pages/default.aspx>

5. Netherlands Fellowship Program

The Netherlands Fellowship Programs (NFP) promotes capacity building within organizations in 51 countries by providing fellowships for training and education for professionals. The NFP offers fellowships for qualified Master studies, PhD studies, or short courses offered at participating Dutch Universities. The host institutions are Dutch Universities that offer NFP qualified programs/courses.

Level/Field(s) of study:

NFP-qualified Master's Program, PhD programs or Short Courses. Find a course/program at this link then contact the Dutch higher education institution that offers that course to find out whether it is NFP-qualified.

Target group:

The NFP is meant for professionals who are nationals of and work and live in one of the 51 NFP countries. The chances of obtaining an NFP fellowship increase if you live and work in Sub-Saharan Africa and/or if you are a woman.

Scholarship Value/Inclusions:

An NFP fellowship is intended to supplement the salary that the fellow should continue to receive during the study period. The allowance is a contribution towards the costs of living, the costs of tuition fees, visas, travel, insurance and thesis research. If

applicable, the fellowship holder is expected to cover the difference between the actual costs and the amount of the personal NFP allowances.

Eligibility

To be eligible you:

- Must be a national of, and working and living in one of the countries on the NFP country list;
- Must have an employer's statement that complies with the format EP-Nuffic has provided. All information must be provided and all commitments that are included in the format must be endorsed in the statement;
- Must not be employed by an organization that has its own means of staff-development. Organizations that are considered to have their own means for staff development are for example:
 - Multinational corporations (e.g. Shell, Unilever, Microsoft),
 - Large national and/or a large commercial organizations,
 - Bilateral donor organizations (e.g. USAID, DFID, Danida, Sida, Dutch ministry of Foreign affairs, FinAid, AusAid, ADC, SwissAid),
 - multilateral donor organizations, (e.g. a UN organisation, the World Bank, the IMF, Asian

- Development Bank, African Development Bank, IADB),
- international NGO's (e.g. Oxfam, Plan, Care);
 - Must have an official and valid passport;
 - Must not receive more than one fellowship for courses that take place at the same time;
 - Must have a government statement that meets the requirements of the country in which the employer is established (if applicable).

Application instructions:

You need to apply directly with a Dutch higher education institution of your choice. Contact the Dutch higher education institution which offers the NFP-qualified course of your choice for application procedures. Deadline varies depending on the course and the University.

Official	Scholarship	Website:
<u>https://www.studyinholland.nl/scholarships/scholarships-administered-by-nuffic/netherlands-fellowship-programmes</u>		

CHAPTER FIVE

TOP TEN SCHOLARSHIPS FOR

AFRICANS

TOP TEN SCHOLARSHIPS FOR AFRICANS



1. The Africa London Nagasaki (ALN) Fund

The Africa London Nagasaki (ALN) Fund is a scholarship fund set up to support African scientists wishing to undertake a Master's degree in a subject relevant to the control of infectious disease in Africa.

The awards will support a candidate to undertake a Master of Tropical Medicine degree at the School of Tropical Medicine and Global Health (TMGH), Nagasaki University, Japan or an MSc at the London School of Hygiene & Tropical Medicine (LSHTM), London, UK. Both residential and distance learning MSc courses are available at LSHTM. Candidates offered a course at the School of Tropical Medicine and Global Health,

Nagasaki will be required to reside in Japan for the duration of the course.

Successful applicants will receive a maximum of US\$50,000 each to cover tuition fees, travel and living expenses.

An award will only be made on condition that the candidate meets the criteria set for entry on the course for which they have applied.

Each year, up to four scientists will receive up to a maximum award of US\$50,000 each to cover tuition fees, travel and living expenses. Successful candidates are required to write a formal report on completion of their course.

2. The Beit Trust

The Beit Trust offers annually a number of Postgraduate Scholarships abroad (except an MBA) to graduates who are domiciled in and are nationals of Malawi, Zambia or Zimbabwe (and only to graduates in these three countries). Scholarships are taken up at a partner university in the United Kingdom, or South Africa, for study in a subject of the individual's choice appropriate to the needs of the beneficial area. Duration is normally for a one year taught Master's in the UK and two years in South Africa.

Universities which partner The Beit Trust in shared awards for taught Masters' Degrees are as follows:

UK

Cambridge: Postgraduate Scholarship expenses are shared equally between The Beit Trust and the Cambridge Trust at the **University of Cambridge (BC)**.

Edinburgh: Postgraduate Scholarship expenses are shared between The Beit Trust and the **University of Edinburgh (BE)**.

Glasgow: Postgraduate Biomedical Scholarship expenses are shared equally between The Beit Trust and the **University of Glasgow (BG)**.

Glasgow: Postgraduate Engineering Scholarship expenses are shared equally between The Beit Trust and the **University of Strathclyde (BSC)**.

Leeds: Postgraduate Scholarship expenses are shared between The Beit Trust and the **University of Leeds**, which undertakes the administration (**BL**).

Oxford: Postgraduate Scholarships are shared equally between The Beit Trust and Wadham College at the **University of Oxford (BOW)**.

South Africa

Cape Town: Postgraduate Masters and Doctorate Scholarship expenses are shared between The Beit Trust and the **University of Cape Town (BCT)**.

Grahamstown: Postgraduate Scholarship expenses are partly met by **Rhodes University**. The Beit Trust handles the administration (**BRU**).

Johannesburg: Postgraduate Scholarship expenses are shared between The Beit Trust and the **University of Witwatersrand (BW)**.

Western Cape: Postgraduate Scholarship expenses are shared between the Beit Trust and **Stellenbosch University**. The Beit Trust handles the administration (**BS**).

Applicants will normally be expected to apply to these partner universities.

The Beit Trust is constrained by Act of Parliament to sponsoring **ONLY** students who are domiciled within Malawi, Zambia or Zimbabwe. The Trust also cannot consider applications from those who have already commenced their course.

All applicants (except medical and veterinary doctors) must be under 30 years of age on 31 December of the year of application. Some experience of work after completion of a first degree is also desirable. Doctors and vets must be under 35 years of age on 31 December and should have completed 18 months of internship and preferably a one-year rural posting in the relevant country.

The extent of a Beit Postgraduate Scholarship Grant is:

- Fees and costs of tuition and related academic expenses are paid by the Trust direct to the universities.
- Payment of a personal allowance, index linked in accordance with guidance from an independent authority, covering maintenance support.
- Other allowances are paid for arrival, a laptop and printing of a thesis, and return home.
- Economy Class air passages are provided by the Trust for the initial journey to the place of study, and for the return at the end of the course.
- No allowances are paid for spouses or other family members.

Prospective applicants, who must hold at least a degree of class 2.1, i.e. Merit or Distinction, should obtain details of the awards and application requirements from:-

Zimbabwe and Malawi: Application lists open on 1 June and should be made to: The Beit Trust Representative, 5 Ludlow Rd., Newlands, Harare, ZIMBABWE. (Office: 5 Ludlow Rd., Newlands, Harare) E-Mail: beitrust@africaonline.co.zw.

Zambia: Application lists open on 1 April and should be made to: The Secretary, The Beit Trust, Beit House, Grove Road,

Woking, Surrey, GU21 5JB, ENGLAND. E-Mail:
scholarships@beittrust.org.uk

Applicants are urged to submit the online form as early as possible to establish whether they would qualify. If you do qualify, a form will be sent to you and you will be required to provide additional information and details. This information will include, but may not be restricted to, the following:-

- A fuller application
- A medical certificate from your doctor
- A certified transcript of your degree results
- A certified document of evidence of residency (National Registration Card or birth certificate)
- Up to date CV showing all work experience

Only those applicants who state that they intend to return to work in the relevant country upon completion of the scholarship, and who can, if short-listed, present themselves for interview before a Beit Postgraduate Scholarship Selection Board in Harare, Blantyre or Lusaka at the beginning of December, will be considered.

Selection is highly competitive, and only Postgraduates with at least a Merit (equivalent to a good 2.1 from a UK university) in their first degree are likely to succeed. The selectors favor practical and useful disciplines that are likely to offer a clear benefit to the beneficial area. Because of their high cost, MBAs and PhDs are very seldom awarded in the UK, but a taught

MBA at an established university in South Africa can be acceptable.

3. Women Techmakers Scholars Program

Through the Women Techmakers Scholars Program - formerly the Google Anita Borg Memorial Scholarship Program - Google is furthering Dr. Anita Borg's vision of creating gender equality in the field of computer science by encouraging women to excel in computing and technology and become active leaders and role models in the field.

Dr. Anita Borg (1949–2003) believed that technology affects all aspects of our economic, political, social and personal lives. A technology rebel with a cause, she fought tirelessly to ensure that technology's impact would be a positive one. She devoted her adult life to revolutionizing the way we think about technology and dismantling barriers that keep women and minorities from entering computing and technology fields.

Her combination of technical expertise and fearless vision continues to inspire and motivate countless women to become active participants and leaders in creating technology.

Google is proud to honor Anita's memory and support women in technology with the Women Techmakers Scholars Program.

Women Techmakers Scholars will each receive a 7,000 EUR award (or local equivalent) for the one academic year. A group of female undergraduate and graduate students will be chosen

from the applicant pool, and scholarships will be awarded based on the strength of each candidate's academic background and demonstrated leadership. All scholarship recipients will be invited to attend the annual Women Techmakers Scholars' Retreat to connect with fellow scholars, network with Googlers and participate in a number of workshops.

Professional development and community outreach opportunities will continue to be offered after the retreat. As a Women Techmakers Scholar, you will join a long-term community of scholars program participants designed to provide a forum to share resources, support other women in tech, and collaborate on projects to make continued impact.

To be eligible to apply, applicants must:

- Identify as female
- Currently be enrolled at an accredited university for the current academic year
- Intend to be enrolled in or accepted as a full-time or part-time student in a Bachelor's, Master's or PhD program at a university in Europe, Middle East or Africa for the coming academic year.
- Be studying computer science, computer engineering, informatics or a closely related technical field
- Demonstrate a strong academic record

- Exemplify leadership and demonstrate passion for increasing the involvement of women in Computer Science

The scholarship is a one-time scholarship. While past applicants and finalists are encouraged to reapply, unfortunately, past recipients of any Google scholarship, including the Women Techmakers Scholarship and Google Anita Borg Memorial Scholarship, are not eligible to apply.

Application Requirements

- General background information (includes contact information and information about your current and intended institutions)
- Current resume
- Academic transcripts from your current and prior institutions (if you have earned a prior degree)
- One letter of reference from a professor, instructor, adviser or supervisor
- Responses to four essay questions

4. WAAW Foundation Scholarships

WAAW (Working to Advance Science and Technology Education for African Women) Foundation is an international non-profit organization founded in 2007. The foundation is

headquartered in Lagos, Nigeria, with an operational office in Wylie, Texas.

WAAW foundation's annual scholarship initiative is aimed at supporting need-based African female STEM-focused college education.

Criteria for Eligibility

All non qualifying applications will be automatically deleted!

Criteria for eligibility includes:

- Female students of **African** origin, living and studying in Africa.
- Currently enrolled in **undergraduate B.Sc** degree program.
- Studying **STEM related courses** in a **University or college in Africa**.
- Demonstrable financial need, and
- Excellent Academic Record.
- Below the age of **32 years**.

Graduation date is after December of the award year.

Please note that the fund does not cover graduate (masters, MBA or PhD) programs, second or subsequent degrees, students older than 32 years, non-STEM focused courses or Diploma degrees. There are **NO EXCEPTIONS** to these requirements.

WAAW Foundation awards annual scholarships to students who demonstrate need and prove their status as full time students in a STEM related course in an African University. Recipients will be required to start a STEM Outreach Chapter at their university.

List of accepted and not accepted courses.

(Note that there are NO EXCEPTIONS to the courses listed.)

Accepted: Agriculture,

Aircraft engineering,

Architecture,

Bio Medical,

Biochemistry,

Biology,

Botany,

Chemistry,

Civil engineering and urbanism,

Computer Science,

Construction technology and management,

Economics,

Electronics Engineering,
Engineering Agriculture,
Environmental Health,
Environmental Science,
Food Science Technology,
Genetics,
Geography,
Geology,
Home Science Nutrition and Dietetics,
Industrial Chemistry,
IT,
Math related fields,
Natural Science,
Pharmacy,
Physics,
Science related fields,
Statistics,
Technology,
Zoology

Not Accepted: Accounting,
Agriculture Economics,
Anesthesiology,
Arts,
Banking and Finance,
Business Administration,
Business Information Technology,
Business Statistics,
Catering/Hospitality,
Commerce,
Community Health,
Dentistry and Dental Surgery,
Developmental Studies,
Diploma,
Economics,
Education/Teaching,
Finance and Operation Research,
Financial Management,

Gender Studies,
Graphics Design,
Guidance & Counseling,
Health Education,
Health Information Management,
Health Sciences Management,
International Finance,
International Relations,
Journalism,
Law,
Library and Information Sciences,
Mass Communication,
Math Education,
Medical Lab Science,
Medicine and Surgery,
National Diploma,
Nature Conservation,
Nursing,
Paramedics,

Political science,
Procurement,
Project Management,
Psychology,
Physiology,
Physiotherapy,
Prosthetics and Orthotics,
Public Administration,
Public Health,
Real Estate,
Recreation and Leisure Management,
Refrigeration and Air Conditioning,
Secondary Studies,
Secretarial Studies,
Social Science,
Social Science in Economics,
Sociology,
Supplies Chain Management,
Textile Technology,

Tourism and Hospitality Management,
Veterinary Medicine,
Welding and Fabrication Engineering,
Wildlife and Ecotourism Management.

5. The Julius Nyerere Masters Scholarship

One scholarship is available to citizens of Tanzania who are normally resident in Tanzania for study on a one year Masters programme offered by the University of Edinburgh.

The Julius Nyerere Scholarship was set up in 2009 in memory of Mwalimu Julius Nyerere who led Tanganyika to independence in 1961 and became the first prime minister and later president of Tanzania. Nyerere received a scholarship in 1949 to attend the University of Edinburgh where he obtained a Masters of Arts degree that saw him study courses in English, Political Economy, Social Anthropology, British History, Economic History, Constitutional Law, and Moral Philosophy.

Award

The Julius Nyerere Masters Scholarship will cover tuition fees, living costs of £10,000, and a return flight from Tanzania to the UK.

The scholarship is tenable for one academic year. In addition to their studies, the successful applicant will be expected to participate in Swahili language conversation tutorials. This will amount to no more than 20 hours for each scholar per semester.

Eligibility

The scholarship will be awarded to a Tanzanian citizen who is normally resident in Tanzania, and who is accepted for admission on a full-time basis for a postgraduate one year Masters programme of study at the University of Edinburgh. Applicants who already hold a degree from outside Tanzania will not be considered.

Applicants should already have been offered a place at the University of Edinburgh and should have firmly accepted that offer or be intending to do so.

Criteria

The scholarship is awarded broadly on the basis of academic merit, with candidates requiring a Bachelor's degree equivalent to a UK First Class Honors ('First') or Upper Division/Upper Second Class Honors ('2:1') degree.

The Julius Nyerere Masters Scholarship is highly competitive and only the best candidates are considered. Prospective

applicants should note that, to date, almost all cases successful candidates for the Scholarships have held a First Class Honors degree. Applicants with a 2:1 Honors degree will be considered if they can show a very strong track record of work experience relevant to their prospective degree.

The Application Process

Information on how and when to apply is available on the website: <https://www.ed.ac.uk/student-funding/postgraduate/international/region/africa/nyerere>

As part of the personal statement section of the scholarship application applicants will be asked to answer the following question: 'If Julius Nyerere was a student at the University of Edinburgh in 2018 and had a Twitter account, what would he tweet, and who would he follow? Explain your answer in 500-750 words.'

6. Ruth First Educational Trust

The Ruth First Educational Trust is named after the journalist, writer, anti-apartheid campaigner and Durham University Sociology lecturer who was assassinated in 1982 by a letter bomb sent by the South African police.

The History of the Trust

The Durham University South African Scholarship Fund was set up in 1964-65 by students and staff of the University of Durham. Funds were raised in order to "bring to Durham one of the many South African young men and women who are fully qualified to benefit from a higher education but who are denied it for purely racial reasons", and over the next three decades a dozen students from disadvantaged backgrounds in southern Africa successfully took Bachelor's degrees at Durham.

After the death of Ruth First in 1982, the Fund was renamed in her honor. Many of the students supported by the Ruth First Memorial Studentship Fund came to Durham from exile and could only return to South Africa after the end of apartheid.

In 1993 the Fund became a charity, the Ruth First Educational Trust. At the same time, the ending of apartheid led to a change of policy. Although it was clear that there was a continuing need for international help to contribute to the development of a fully democratic South Africa, many more opportunities were becoming available for students from disadvantaged backgrounds to study for first degrees within South Africa. Since 1994, therefore, the Trust has funded one scholarship per year for a taught Master's course.

In 2007, the Trust decided to widen the geographical scope of the Scholarship to include applicants from other countries in southern Africa (Angola, Botswana, Lesotho, Malawi,

Mozambique, Namibia, Swaziland, Zambia and Zimbabwe). While opportunities for postgraduate study have improved significantly in the Republic of South Africa in recent years, prospects in other parts of the region remain much more difficult.

Former Ruth First Scholars are putting specialist qualifications in geographical information systems, international law, education, English, theology, counselling, social work, particle physics, chemistry, business and international politics to good use in education, business, research, public administration and community work.

The aims of the Ruth First Educational Trust

- To enable southern African students from historically disadvantaged backgrounds to undertake postgraduate study at the University of Durham.
- To educate and inform students and staff at the University, as well as residents of the area, about educational and development issues in southern Africa.
- To raise funds to support these activities.

Southern Africa is defined for this purpose as comprising the following countries: Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, Republic of South Africa, Swaziland, Zambia and Zimbabwe.

How to apply for the Ruth First Scholarship

The Ruth First Educational Trust and Durham University offer, in one academic year, a scholarship to support a student from southern Africa taking a one-year taught course leading to the award of a Master's degree at Durham University.

Eligibility

You should:

- (a) hold a relevant honours degree of sufficient standard to be admitted to your chosen Master's course, and
- (b) not hold a Master's degree, nor have previously studied at a university outside southern Africa, and
- (c) show evidence of active involvement in and commitment to voluntary work for the benefit of causes such as rural or urban community development; young people or educational projects; charitable organisations; health or AIDS awareness projects; student welfare or guidance; the defence of human rights; the promotion of equal opportunities or social justice; environmental sustainability. If you have a paid job that involves working in such areas, you should show evidence of leadership and commitment beyond the requirements of the job.

The Trust aims to award the Scholarship to individuals who not only have the academic and personal qualities to enable them

to complete and benefit from a postgraduate course, but who will also act as positive ambassadors for their home countries in Durham and put their enhanced knowledge and skills to good use for the benefit of the societies to which they return in Africa.

The Ruth First Scholarship may not be awarded to a student taking the MBA program.

English language requirements for international students coming to study in the UK were tightened in 2011. The person selected for the Ruth First Scholarship will need to provide evidence of possessing a qualification in English language that meets the minimum requirement for the program applied for. If you already have a suitable qualification (see the University's guidance on the official website), send a scan of the certificate with your application. If you haven't, don't do anything about it now: this will be a condition of any offer made to you by the University. Requirements for particular programs at Durham are listed [here](#).

Value

The University will award to the successful candidate a tuition fee scholarship covering the full fees for the program chosen. Through a Gift Agreement between the Trust and the University, the Scholar will receive a monthly allowance to cover living and other expenses for 12 months, as well as free accommodation and meals at St Chad's College (the cost of which is shared between the Trust and the College). In 2017-18

the allowance is £500 per month and the value of the full-board accommodation is approximately £520 per month. The Scholar will also receive a settling-in allowance on arrival. The Trust will pay for one return air ticket from the home country to the UK and the cost of return travel between the UK airport and Durham City. The Trust will also pay £400 towards the cost of applying for a Tier 4 UK visa and the immigration health surcharge. The Trust cannot provide additional support for dependents, nor for travel during the period of the Scholarship.

The Scholar is required to attend all taught components of the chosen course and complete all assignments prescribed, including a dissertation and a placement if required. The normal starting date for most Masters programs is the beginning of October.

How to Apply

- Go to Durham University's page for the [Ruth First Scholarship](#) and complete the online application form.
- A scan of your first degree results transcript must be uploaded with the application form.
- Reference letters (one academic and one non-academic) can be uploaded with the form or e-mailed to Dr Michael Thompson at ruthfirst.trust@durham.ac.uk.
- You must also submit an online application to the University.

- When you initiate your University application, the system will generate an applicant code number which you must include in your Ruth First Scholarship application.

An offer of a place at the University does not imply that you have been awarded the Ruth First Scholarship. The winner of the Scholarship will be notified separately once the selection process has been completed.

List of courses available (Browse all courses or search for a particular subject; specify Postgraduate Taught) and further information about postgraduate study at Durham can be found on the [University's website](#). There are also pages providing information for prospective international students. Official visa information is available on the [UK Government's website](#).

7. The Fulbright Foreign Student Program

The Fulbright Program offers grants to study, teach and conduct research for U.S. citizens to go abroad and for non-U.S. citizens to come to the United States.

The Program was established in 1946 under legislation introduced by late Senator J. William Fulbright of Arkansas and is sponsored by the United States Department of State's Bureau of Educational and Cultural Affairs (ECA).

More than 380,000 “Fulbrighters” have participated in the Program since its inception more than seventy years ago. The Fulbright Program awards approximately 8,000 grants annually.

Currently, the Fulbright Program operates in over 160 countries worldwide.

How We Work

The Fulbright Program is the flagship international educational exchange program sponsored by the U.S. government and is designed to increase mutual understanding between the people of the United States and the people of other countries.

The Fulbright Foreign Student Program enables graduate students, young professionals, and artists from abroad to research and study in the United States for one year or longer at U.S. universities or other appropriate institutions.

Program Eligibility Details

In the 49 countries with a [Fulbright Commission](#), applicants must meet citizenship requirements as defined by the binational agreement. In countries where the program is administered by the U.S. Embassy, applicants must be a citizen, national, or permanent resident qualified to hold a valid passport issued by that country.

Applicants **cannot** hold citizenship in a partner country and U.S. citizenship/permanent residency.

8. MasterCard Foundation Scholars Program

The Scholars Program is implemented through the Foundation's partner universities and NGOs that serve young people from vulnerable backgrounds. The application process and decision-making is managed individually by each partner in the Program. Students considered for the Program must be academically strong and have demonstrated a commitment to making a difference in the lives of others.

If you are interested in becoming a Mastercard Foundation Scholar, you must apply through the partner(s) of your choice at the links below.

African Institute for Mathematical Sciences

The African Institute for Mathematical Sciences (AIMS) is a pan-African network of centres of excellence for postgraduate education, research and outreach in mathematical sciences.

Visit Site

African Leadership Academy

African Leadership Academy is a pan-African institution that seeks to identify, develop, and connect promising young leaders who will shape Africa's future.

[**Visit Site**](#)

American University of Beirut - Faculty of Health Sciences

The vision of the Faculty of Health Sciences is to promote the health and well-being of populations through quality higher education.

[**Visit Site**](#)

Arizona State University

Arizona State University is an institution committed to excellence, access, and impact, which pursues research that contributes to the public good.

[**Visit Site**](#)

Ashesi University

Ashesi University College is a private, non-profit institution with a mission to educate a new generation of ethical, entrepreneurial leaders in Africa.

[Visit Site](#)

BRAC

BRAC Uganda is the largest NGO in Uganda, creating opportunity for the poor with poverty solutions such as microfinance, youth education and adolescent empowerment.

[Visit Site](#)

Camfed

Camfed works to break the cycle of poverty in Africa by educating and empowering girls and young women to become leaders of change.

[Visit Site](#)

Carnegie Mellon University – Rwanda

With a century-long history that has hosted 19 Nobel Laureates, Carnegie Mellon University is renowned as one of the worlds leading engineering institutions.

[Visit Site](#)

Duke University

Duke University is a top-tier research institution helping to expand the frontiers of knowledge in service to society in North Carolina and around the world.

Visit Site

EARTH University

EARTH University is an international, non-profit university in Costa Rica that emphasizes ethical entrepreneurship, and environmental and social commitment.

Visit Site

Equity Group Foundation

Equity Group Foundation (EGF) is a not-for-profit implementing foundation based in Nairobi, Kenya that champions the social and economic transformation of the people of Africa.

Visit Site

FAWE

FAWE (Forum for African Women Educationalists) is a Pan-African NGO working to empower girls and women through education.

[Visit Site](#)

KNUST

KNUST (Kwame Nkrumah University of Science and Technology) advances knowledge in science and technology for sustainable development in Africa.

[Visit Site](#)

Makerere University

Makerere University is passionate about innovation. They view every community challenge as an opportunity to exercise their creativity. They build for the future.

[Visit Site](#)

McGill University

McGill is an internationally diverse, leading Canadian post-secondary institution with a mission to advance learning through teaching, scholarship and service to society.

[Visit Site](#)

Michigan State University

Michigan State University is a hub for innovation and discovery where scholars create bold solutions to the world's most challenging problems.

[Visit Site](#)

Sciences Po

Based in Paris, France, Sciences Po is an international research university ranking among the finest institutions in the fields of humanities and social sciences.

[Visit Site](#)

University of British Columbia

The University of British Columbia is a place that inspires bold new ways of thinking, making it a leader in community service learning, sustainability, and research commercialization.

[Visit Site](#)

University of California Berkeley

The University of California, Berkeley is renowned for the distinction of its faculty and students, and the excellence of its research and public service.

[Visit Site](#)

University of Cape Town

The University of Cape Town aspires to become a premier academic meeting point between South Africa, the rest of Africa and the world. Taking advantage of expanding global networks and our distinct vantage point in Africa, the University of Cape Town is committed, through innovative research and scholarship, to grapple with the key issues of our natural and social worlds.

[Visit Site](#)

University of Edinburgh

The mission of the University of Edinburgh is the creation, dissemination and curation of knowledge.

[Visit Site](#)

University of Pretoria

The University of Pretoria vision is to be a leading research-intensive university in Africa, recognized internationally for its quality, relevance and impact, and for developing people, creating knowledge and making a difference locally and globally.

[Visit Site](#)

University of Toronto

The University of Toronto is one of the most respected and influential institutions of higher education and advanced research in the world.

[Visit Site](#)

Wellesley College

Since 1875, Wellesley College has been a leader in providing an excellent liberal arts education to women who will make a difference in the world.

[Visit Site](#)

9. Zawadi Africa Education Fund

Zawadi Africa Education Fund is a leadership development program that provides university scholarships and leadership

development and life skills training to academically gifted but financially disadvantaged African girls, with the objective of developing a pipeline of young African women leaders.

Zawadi Africa was formed with the belief that together with a world class education and the right character development, these young African women will be able to return to their home countries empowered and equipped with the skills needed to make significant, positive impact in their communities in a continent where traditionally women have not had a voice in the development of their community.

The Fund is based on the highly successful Kennedy/Mboya Student airlifts of the 1960s, through a partnership with individuals and institutions with an interest.

Eligibility

To be eligible to apply for this scholarship, the following criteria must be met:

- A girl who has completed her secondary school examination e.g. The Kenya Certificate of Secondary Examination (KCSE)
- Has demonstrated academic excellence (A Plain or A Minus)

- Has demonstrated leadership qualities e.g. in school as a prefect, in the community, church, leadership in peer related activities etc.)
- Has overcome insurmountable odds such as serious financial challenges, oppressive social-cultural practices such as early marriages and Female Genital Mutilation (FGM) etc. in order to attain academic excellence.
- Come from a financially disadvantaged background.
- Has demonstrated clear financial need.
- Should have cleared high school no more than two years before applying to Zawadi Africa.

Applications are opened in February and closed in April of each year. Once accepted into the Program, Zawadi Africa takes the students enrolled in the program through a rigorous nine-month period where the student will be coached and prepared to apply to partner schools offering scholarships.

Zawadi Africa currently works in Kenya, Uganda and Ghana.

School Partners

- Augustana College (U.S)
- Arizona State University, AZ
- Arkansas Baptist College, AR
- Ashesi University, Ghana
- Benedict College (U.S)

- Brown University, RI
- Bryn Mawr College (U.S)
- Cape Town University (South Africa)
- Carthage College (U.S)
- College of Mt. St. Joseph, OH
- Concordia College, MN
- Chapman College, CA
- Columbia University (U.S)
- Dordt College (U.S)
- Duke University, NC
- Fairleigh Dickinson Uni., NJ
- Harvard University (U.S)
- Hamilton University, NY
- Hillsdale College, MI
- Hobart & William Smith College, NY
- Harvey Mudd College (U.S)
- Hofstra University (U.S)
- Jomo Kenyatta University of Agriculture and Technology (Kenya)
- Kwame Nkrumah University, Ghana
- Lakeland College (U.S)
- Makerere University (Uganda)
- Meredith College, NC
- Michigan State University, MI
- MIT, MA
- Montana University, MT
- McGill University (Canada)
- Miami University, OH (U.S)

- Mt. Holyoke College (U.S)
- Northwestern University (U.S)
- Oberlin University, OH
- Ohio State University, OH
- Roanoke College (U.S)
- Reed College, OR
- Rochester University (U.S)
- Rutgers University (U.S)
- Simpson College (U.S)
- Smith College (U.S)
- Spelman College (U.S)
- St. Lawrence University, NY
- Syracuse University, NY
- Thomas More College (U.S)
- University of California, Berkeley (U.S)
- University of Cincinnati (U.S)
- University of Toronto, Canada
- University of British Columbia, Canada
- University of Cape Town, SA
- University of Miami (U.S)
- University of Pennsylvania (U.S)
- United States International University (Kenya)
- Vassar College (U.S)
- Villanova University (U.S)
- Whitman College (U.S)
- Wellesley, MA
- Westminster College, UT
- Williams College, MA

- Xavier University, OH
- Yale University (U.S)

10. Master of Science in Foreign Service

As of fall 2014, the Master of Science in Foreign Service (MSFS) at Georgetown University began offering a full-tuition scholarship for talented graduate students from sub-Saharan Africa.

MSFS is a two-year, full-time graduate degree program in international affairs. Students will take courses in international relations, international trade, international finance, statistics and analytical tools, and history. In addition, students will choose an area of concentration such as Global Politics and Security, International Development, or Global Business and Finance.

Application requirements include:

- A completed undergraduate degree from an accredited university and a strong academic record;
- One set of standardized test scores: TOEFL/IELTS or GRE/GMAT (for more information on which test applicants need to take, [visit the site](#));
- Completion of a course in microeconomics and a course in macroeconomics, or ability to complete both courses before August 1 of their matriculating year;

- Professional work experience, ideally in a field related to their future professional goals. Students have an average of four years of work experience prior to joining MSFS.

Special consideration will be given to applicants from:

- Côte d'Ivoire
- Ghana
- Kenya
- Liberia
- Nigeria
- Senegal
- South Africa

To be considered for the scholarship, applicants must submit all required application materials (online application, personal statement, official transcripts and test scores, letters of recommendation). The scholarship will be awarded based on the strength of the student's application in the admissions process.

For more information on the academic program, complete information on required application items and how to apply, visit the site [here](#).

CHAPTER SIX

MYTHS ON SCHOLARSHIPS

MYTHS ON SCHOLARSHIPS

There are many myths about who wins private scholarships and the benefits of winning scholarships.



These myths can be harmful if they give students and their families unrealistic expectations about their ability to win scholarships. Some myths cause students to underestimate their eligibility for scholarships, discouraging them from applying for scholarships. Other myths cause students and parents to overestimate their eligibility for scholarships, making them overlook other forms of financial aid and opportunities to save

to cover college costs. These myths can lead to bad decisions concerning college affordability.

Scholarships are part of the plan for paying for college, but not the entire plan. Most students will need to rely on a combination of different types of financial aid from a variety of sources, including grants, student employment and student loans from the federal and state governments and the colleges and universities, not just private scholarships. But scholarships can help reduce the student's debt and work burden, saving some money on college costs. Scholarships also provide the student with an opportunity to contribute to the cost of their college education instead of relying only on the bank of mom and dad.

This chapter discusses some of the most common myths about who wins scholarships. Some myths suggest that eligibility for scholarships is limited to just students with a particular characteristic, such as good grades, minority status, athletic ability, low income or enrollment in a private high school. Other myths concern the availability of private scholarships, suggesting that many scholarships go unclaimed, that it is very easy for a student to win a completely free ride, that applying for scholarships is too much work or that only high school seniors can apply for scholarships. Finally, there are myths about the impact of winning a scholarship on eligibility for need-based student financial aid.

1. Only Straight-A Students Win Scholarships

Myth: Only students with the best grades win scholarships.

Reality: Students with better grades are more likely to win scholarships, but B and C students do win some.

Slightly more than half (54.4%) of scholarships are won by students with grades in the A- to A range, a 3.5 to 4.0 grade point average (GPA) on a 4.0 scale. But almost a third (30.0%) are won by students with a B average (3.0 to 3.4 GPA), 8.1% by students with a B- average (2.5 to 2.9 GPA), 6.2% by students with a C average (2.0 to 2.4 GPA) and 1.3% by students with less than a 2.0 GPA.

The odds of winning a scholarship for students with an A average are more than double the odds for students with Bs and Cs. Students with above-average SAT and ACT test scores are twice as likely to win scholarships as students with below average test scores. Two-thirds of private scholarships are won by students with above-average SAT and ACT test scores.

But you can still win scholarships even if your grades aren't stellar. Less than 10% of private scholarships are based on academic performance. Every scholarship sponsor is looking for the students who best match their criteria. Instead of academic talent, they might be looking for artistic talent or athletic talent or even something a bit unusual.

For example, the Duck Brand Duct Tape Stuck at Prom Contest involves making a prom costume out of duct tape. (Most people's first reaction when they hear about this contest is that the costumes must be gray and boring, but duct tape comes in many colors, a key point of the competition.) Winners are selected based on creativity, originality, workmanship and the quantity of Duck Tape used, not grades. The winners make amazing costumes. Each member of the winning couple wins a \$5,000 scholarship.

Majors also matter. Students studying STEM fields (mathematics, engineering and the sciences) are much more likely to win scholarships. Of students enrolled full-time at 4-year colleges, 17.0% of students majoring in STEM win scholarships compared with 12.1% of students majoring in non-STEM fields. More than a third of private scholarships are won by students studying STEM fields.

2. Most Scholarships are Just for Minority Students

Myth: Most scholarships are restricted to minority students.

Reality: White students win more than their fair share of scholarships, not minority students.

Minority students are less likely to win scholarships than white students enrolled full-time at 4-year colleges. White students represent 61.8% of the college population, but win 71.5% of the

scholarships. Minority students represent 38.2% of college population, but win only 28.5% of the scholarships.

The odds of winning a scholarship are 14.4% for White students compared with 11.2% for minority students. The odds of winning a scholarship are 11.4% for Black or African-American students, 9.1% for Hispanic or Latino students, and 10.5% for Asian students.

This is probably not due to intentional discrimination, but rather because the sponsors of scholarships establish the scholarship programs based on their interests and values, and these criteria resonate more with students of the same race. For example, minority students are much less likely to pursue equestrian sports or water polo as Caucasian students and are more likely to major in business than in mathematics, science or economics. Geography may also have an impact.

Additional background and analysis concerning this myth may be found in a recent student aid policy analysis paper, *The Distribution of Grants and Scholarships by Race*.

3. My Child Will Win a Free Ride with Scholarships

Myth: It is very easy to win enough scholarships to cover all college costs.

Reality: Very few students win a completely free ride each year.

Students and parents often overestimate their eligibility for merit-based scholarships and underestimate their eligibility for need-based aid. It is important to apply for both forms of financial aid. This includes filing the Free Application for Federal Student Aid (FAFSA) to apply for financial aid from the federal and state governments and most colleges, and searching for scholarships on free scholarship matching services like Fastweb.

Achieving top ranking in your school may be an impressive accomplishment, but there are more than 85,000 high school valedictorians and salutatorians each year. Even among talented students there's a lot of competition for scholarships.

Of students enrolled full-time at a 4-year college, only 0.3% get enough grants (including private scholarships) to cover the full cost of attendance, 1.0% get enough grants to cover 90% or more of the cost of attendance, 3.4% get enough grants to cover 75% or more of the cost of attendance, and 14.3% get enough grants to cover 50% or more of the cost of attendance. Of students winning scholarships, more than two-thirds (69.1%) receive less than \$2,500 per year.

So while it is possible to win a completely free ride, only a small number of students are able to do so each year.

4. I'm Not an Athlete, So I Won't Win Any Money

Myth: Only athletes win scholarships.

Reality: Students are much more likely to win private scholarships than athletic scholarships.

In 2007-08, the most recent year for which data is available, only 1.4% of students in Bachelor's degree programs received athletic scholarships. This includes all college-controlled athletic scholarships.

The average athletic scholarship was \$7,855, a third of the total cost of attendance.

Athletic scholarships represent only 5.4% of institutional grants and 2.1% of all college grants.

Athletic scholarships enable students to attend more expensive colleges, but do not necessarily yield a significant financial advantage. The average of total institutional grants for students receiving athletic scholarships is \$3,979 higher than for non-recipients, but the cost of attendance is \$4,560 higher, yielding no net gain.

Men received 53.7% of athletic scholarships in 2007-08 (women 46.3%), even though they represent 45.2% of the student population (women 54.8%).

5. Only the Poor Win Scholarships

Myth: Only poor students win scholarships.

Reality: Middle-income students are more likely to win private scholarships than low-income or upper-income students.

Of full-time students enrolled at 4-year colleges, 13.8% of middle-income students won scholarships, compared with 10.6% of low-income students and 10.8% of upper-income students.

(Low income is defined as having a family adjusted gross income (AGI) less than \$50,000. Middle income is defined as having a family AGI of \$50,000 to \$100,000. Upper income is defined as having a family AGI of \$100,000 or more.)

Middle-income students still come out ahead even if the data is restricted to just the students who apply for financial aid. Of full-time students enrolled at 4-year colleges who applied for financial aid, 15.6% of middle-income students won scholarships, compared with 11.3% of low-income students and 14.3% of upper-income students.

Low-income students outnumber middle and upper income students and are more likely to apply for financial aid, so the lower percentages for low-income students are not due to self-selection.

Most private scholarships are not based on financial need.

6. Only High School Seniors Can Apply for Scholarships

Myth: Only high school seniors are eligible to apply for scholarships.

Reality: Students can apply for scholarships at every grade level, including kindergarten, elementary, middle and high school, as well as current college students.

Many families wait until spring of the senior year in high school to figure out how to pay for college. But there are scholarships with deadlines in every month of the year. The deadlines tend to peak in the fall and spring, so a student who waits until spring of the senior year in high school will miss about half of the deadlines for seniors.

But there are also many scholarships for students in lower grades, even elementary school. These include scholarships for making a peanut butter sandwich (with a \$25,000 top prize!), the national spelling bee, the national geography bee and many art, writing and community service scholarships.

You won't find scholarships for children under age 13 in any of the free online scholarship matching services because a federal privacy law precludes collecting information from underage children. The Children's Online Privacy Protection Act (COPPA) requires verifiable parental consent to collect information from children under age 13. The scholarship sites work by matching the student's personal background profile to

a large database of scholarships. This necessarily involves collecting personal information from the student. But verifying parental consent in an online setting usually involves collecting a credit card number, which is antithetical to the nature of a free scholarship matching service.

Instead, the FinAid web site, which doesn't require registration, makes available a list of scholarships for students in younger grades at www.finaid.org/age13.

If a younger student wins a scholarship, most scholarship programs will hold the scholarship in escrow until the student matriculates in college. A few scholarship providers will contribute the scholarship funds to a 529 college savings plan in the student's name.

Students should also continue searching for scholarships after enrolling in college. There are many scholarships that are open only to students who are already enrolled in college. Fastweb automatically notifies students of new awards that match their personal background profile throughout high school and college as the awards are added to the Fastweb scholarship database. The Fastweb site assumes automatic grade progression at the end of the academic year, but it is a good idea for students to update the personal background profile periodically.

It is important to start searching for scholarships as soon as possible. Students who wait until the summer after their senior year in high school will find very few scholarships available for the fall. Most of the scholarships with deadlines in the summer

months are for scholarships that will be awarded for the subsequent academic year. The FinAid site offers a set of last minute tips on paying for college, such as applying for federal student aid, using education tax benefits like the Hope Scholarship tax credit, and looking into employer tuition assistance programs, tuition installment plans and student employment.

7. Private High School Students Win More Scholarships

Myth: Students who graduate from private high schools win more scholarships.

Reality: Students from private high schools do win more scholarships and merit-based grants than students from public high schools, but not enough to compensate for the cost of private school tuition or the cost of college.

Some parents figure that by paying for private K-12 schools, their students will win enough scholarships to cover the cost of college. It usually doesn't work out that way. There are many valid reasons for enrolling in a private school, but saving money isn't one of them.

On average, students from private high schools win about \$1,000 more in merit-based aid, including private scholarships, than students from public schools. About 1 in 10 private high school students (10.0%) who enroll full-time in a 4-year college win

private scholarships worth \$2,631 on average. This compares with about 1 in 8 public high school students (12.3%) winning private scholarships worth \$3,463 on average. When other forms of merit-based aid are included, 30.9% of private school students receive \$6,705 in merit-based aid on average, compared with 27.0% of public school students who receive \$5,700 in merit-based aid on average.

However, the differences in the receipt of merit-based aid may have a lot to do with differences in college enrollment patterns. Private school students are much more likely to enroll at private non-profit colleges. Nearly half (48.5%) of college-bound private high school students enroll at private non-profit colleges, compared with more than a quarter (26.7%) of public high school graduates. The higher cost of private non-profit colleges may account for the difference in amount of aid. Private high school graduates have an average cost of attendance that is about \$4,400 higher than public high school graduates. The out-of-pocket cost — the difference between the cost of attendance and all grants, scholarships and other forms of gift aid — is about \$3,500 higher.

The bottom line is that a private high school education does not lead to a free ticket to college.

8. \$6.6 Billion in Scholarships Went Unclaimed Last Year

Myth: \$6.6 billion in scholarships went unclaimed last year.

Reality: Very few private scholarships ever go unclaimed. The scholarships that sometimes go unclaimed do so because they can't be claimed.

The unclaimed aid myth is based on a 1976-77 academic year study by the National Institute of Work and Learning (NIWL). NIWL estimated that \$7 billion was potentially available from employers in the form of employer tuition assistance, but only \$300 to \$400 million was being used each year. Subtract one figure from the other to arrive at \$6.6 billion.

Thus this myth, which is more than 30 years old, is based on an unsubstantiated estimate and has nothing to do with scholarships.

The only scholarships that go unclaimed can't be claimed due to restrictive eligibility criteria. For example, the Zolp scholarship at Loyola University in Chicago is for a Catholic student at the university who was born with a last name of Zolp. Most years they have a few students who qualify, but some years they have none. You can't change your name to qualify, as the Zolp surname must appear on your birth certificate and your christening certificate.

The unclaimed aid myth is often used by scholarship scams that are trying to convince you to pay them money. Beware: If you have to pay money to get money, it's probably a scam. Never invest more than a postage stamp to get information about scholarships or to apply for a scholarship.

9. Colleges Reduce Need-Based Aid When You Win Scholarships, So Why Bother?

Myth: Colleges will cut their aid when you win a scholarship, so why bother?

Reality: Colleges do cut need-based aid when a student is overawarded, but many will use the private scholarship to reduce the student's debt and work burden, saving the student some money.

When a student receives total financial aid, including private scholarships, that exceeds the student's financial need, the student is considered to be overawarded. Federal regulations and college policies require the colleges to adjust the overawarded student's need-based financial aid package when financial aid exceeds financial need by more than \$300. After all, when a student wins a private scholarship, the student's financial need is lower. The reduction in the student's need-based financial aid package is often referred to as displacement.

Although the colleges must reduce the student's need-based financial aid package, they do have some flexibility in how they cut the financial aid package. Most colleges will try to ensure that the students still get some financial benefit from winning a

scholarship. These colleges will use the private scholarship to replace all or part of the student's debt and work burden.

Every college has an outside scholarship policy which dictates how the college reduces need-based aid when a student wins a scholarship.

The most favorable outside scholarship policies use the private scholarships to first fill the gap, reducing or eliminating the unmet need, if any. Then some of the private scholarship money will be used to reduce need-based loans and student employment. Finally, any remaining money will be used to replace the college's own grant funds. Substituting scholarship for loans cuts the student's costs because loans have to be repaid while scholarships do not.

The least favorable outside scholarship policies use the private scholarships to replace the college's own grant funds first.

Scholarship providers do not like outside scholarship policies that use private scholarships to replace the college's grants first. They especially dislike college policies that insist on forcing students to borrow. Students who graduate without debt are about twice as likely to enroll in graduate and professional school as students who graduate with some debt.

Scholarship providers are investing in the success of specific students, not institutions. When the college fully displaces the scholarship, there is no financial benefit to the student and hence no net improvement in student outcomes. This makes it more

difficult for the scholarship provider to justify the cost of the scholarship program to their board of directors.

Colleges need to adopt outside scholarship policies that ensure that both the student and the institution benefit when the student wins a private scholarship. Otherwise they risk having scholarship providers ban awards to students at their institution, which will make it more difficult for the college to attract talented students.

Note that the federal Pell Grant is never reduced when a student wins a private scholarship, even if the student is overawarded. While colleges may blame federal regulations for the reduction in need-based financial aid, in most cases it is the college's own policies that require the displacement and that dictate the reduction in the college's grant funding.

Before enrolling in a college, students should review the college's outside scholarship policy to understand how their bottom-line cost will be affected by the college's treatment of private scholarships. The bottom-line or out-of-pocket cost is the difference between the cost of attendance and all grants, scholarships and other forms of gift aid. All else being equal, the out-of-pocket cost will be lower at a college with a favorable outside scholarship policy than at a college that reduces need-based grants first. Differences in outside scholarship policies can yield significant differences in cost for students who win many scholarships.

If a college reduces grants first, the students should ask the scholarship providers for help. Sometimes the scholarship providers can encourage the college to adopt a more favorable policy, especially if they collectively contribute significant sums of money to the institution. The scholarship provider may also allow the student to defer all or part of the scholarship to maximize its impact.

10. Searching and Applying for Scholarships is Too Much Work

Myth: Searching and applying for scholarships is too much work, especially for small scholarships and essay competitions.

Reality: The amount of work is minimal compared with the potential rewards. Students are unlikely to find a more productive use of their time. After the first few scholarship applications, the amount of work for each additional application is reduced, since students can reuse and adapt previous application essays.

Searching for scholarships is the easy part. Fastweb matches the student's personal background profile with a very large database of scholarships, updated daily. It takes only about half an hour to register and complete the profile. (Answer all the optional questions in the personal profile for about twice as many matches on average.) The targeted matching process lets the

student concentrate their time and effort on completing scholarship applications.

Other places to find scholarships include the library, the high school guidance counselor office and local college financial aid offices. Look for local scholarships on bulletin boards near the guidance counselor or financial aid offices, or the library's jobs and careers section. Use scholarship listing books in your library or bookstore for random exploration. Also look in the coupon section of the newspaper, since some national scholarship programs advertise their scholarship programs there.

(Before relying on any book, however, check the copyright date. Any book that is more than a year or two old is too old to be useful, since about 10% of scholarship programs change in a significant way each year. For example, the address or selection criteria might have changed.)

Applying for scholarships is hard, but then so is applying for college admission. It gets much easier after the first half-dozen applications, since the student can reuse and adapt previous application essays.

Small scholarships and essay contests are easier to win because some students don't like them. Small scholarships can also add up. These scholarships add lines to your resume, making it easier for you to win bigger awards. Winning any scholarship is a vote of confidence. It means the scholarship provider thought highly enough about you to invest their money in your future.

That will impress other scholarship providers, and may make the difference between winning and losing the next scholarship.

Apply for every scholarship for which you are eligible to increase your chances of winning a scholarship. It's a numbers game. Even among talented students, winning involves a bit of luck, not just skill. It is very difficult to choose a winner from among several excellent finalists, so it is often a bit random who wins and who doesn't. Most students who win many scholarships have more rejections than successful applications. Perseverance is a key to winning more scholarships.

(But don't apply if you don't qualify. You might be a wonderful student, but if you don't qualify for the scholarship, it is a waste of your time to apply. Scholarship sponsors receive far more qualified applicants than they have funds available. They use the selection criteria to arbitrarily narrow the number of applications they have to review.)

Winning scholarships is also easier than repaying student loans. Every dollar you win in scholarships is a dollar less you will need to borrow. Every dollar you borrow will cost you about two dollars by the time you've repaid the debt.

CHAPTER SEVEN

WHAT IS A VISA ALL ABOUT?

WHAT IS A VISA ALL ABOUT?

A visa is an endorsement from the embassy or consulate of a particular country on an individual's international passport indicating that the holder is allowed to enter, leave, or stay for a specified period of time in that country.



Simply put, a visa of a country other than your home country grants you entry and the ability to stay in that country for the amount of time specified in the Visa. Many think a Visa is a document, but actually a visa is the STAMP of a particular country's consulate or embassy on the Visa page of your international passport. It shows that the consulate officers of the country you desire to go to have accessed you, and found you fit and worthy to stay in their country for a specified amount of time.

From the above definitions of a Visa, we can derive something very important, "There can be no visa stamp without an international passport". This brings us to the next junction on our journey to Visa approval. What is an International Passport and how do you get one?

What Is the Difference Between A Passport And A Visa?

Just in case you are traveling sooner or later to that dream country you have prayed for, you need to know the difference between a passport and a visa before travelling.

What is a visa?

As earlier explained, a visa is simply an endorsement placed on a passport granting the holder official permission to enter, stay or stay in a country for a specific period.

Some countries require an interview or medical screening prior to apply for visa. Depending on where you are traveling, a visa can be valid for single or multiple trips. Some visas require an application to be filed prior to entering the country and other visas are granted upon entering the country.

The most common types of visa are tourist, student, work and transit visas.

What is a passport?

A passport is issued to a country's citizen for international travel and identification. It is used to verify one's country of citizenship. If traveling outside your country, it is used to regain entry into your country of citizenship. A passport includes a photo of you, your name, date of birth, gender, and physical characteristics. Diplomats and government officials are granted different passports than what is given to a regular traveler.

For U.S. citizens, some countries are only required a passport for re-entry. Other countries may require a visa before entry. This means that you should confirm if a country's specific visa is required before traveling.

What is an international passport and how do I get one?

An international passport is a booklet generated by the immigrations office of your home country containing your passport and basic details on the first page/cover page, & visa

pages on the remaining pages. It carries the seal of your home country and requests any other country to grant you entry, security, & support in the name of the president of your home country.

To acquire your international passport, head over to the Immigrations office of your home country, and request for an international passport. Follow the procedures duly, and pay the required registration fees. The Immigrations Office of your home country will then schedule a date & time for you to come over and have an official passport photograph of you taken in the Immigrations Office. Once the official passport photograph has been taken, and other necessary details filled out, your International passport should be ready in a maximum of five (5) business working days.

Please take note. The originality of your international passport goes a long way in determining whether you will ever be approved a Visa or not. This should compel you to be double sure of the source of your international passport. Avoid as much as possible any claims by anyone anywhere, that he/she can create an international passport for you, as most of them are not genuine & end up being fake passports. The only genuine & trusted place to apply for an international passport is at the Immigrations office of your home country, and please try to do so in person. This saves you from a lot of future hassles on the journey to your visa approval.

CHAPTER EIGHT

TYPES OF VISAS: WHICH SHOULD YOU APPLY FOR?

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Before we move properly into the process of applying for a visa, we have to understand at this point that visas vary in type based on your reason for applying to go to, or stay in any country other than your home country. Some visas can have a longer stay time than others, or have certain restrictions different from others. Therefore we will be looking at different types of visas below.



As I just said, the main determinant of a visa type is your ‘purpose of stay’ in a country other than your home country. This purpose of stay may range from health/medical related reasons, educational reasons, job opportunities, tourism, and so on and so forth. The purpose(s) of stay remain the same for most countries, but the codes used to represent purpose(s) of stay differ from one country to another. We’ll be looking at the visa types of some countries below.

U.S.A. Visa Types

(Purpose of Travel to U.S. and Nonimmigrant Visas and Visa Type)

- Athletes, amateur and professional (competing for prize money only) B-1
- Athletes, artists, entertainers P
- Australian worker - professional specialty E-3
- Border Crossing Card: Mexico BCC
- Business visitors B-1
- Crew members (serving aboard a sea vessel or aircraft in the U.S.) D
- Diplomats and foreign government officials A
- Domestic employees or nannies (must be accompanying a foreign national employer) B-1

- Employees of a designated international organization, and NATO G1-G5, NATO
- Exchange visitors J
- Exchange visitors - au pairs J-1
- Exchange visitors - children (under age 21) or spouse of a J-1 holder J-2
- Exchange visitors - professors, scholars, teachers J-1
- Exchange visitors - international cultural J, Q
- Fiancé(e) K-1
- Foreign military personnel stationed in the U.S. A-2, NATO1-6
- Foreign nationals with extraordinary ability in sciences, arts, education, business or athletics O-1
- Free Trade Agreement (FTA) professionals: Chile H-1B1
- Free Trade Agreement (FTA) professionals: Singapore H-1B1
- Information media representative (media, journalists) I
- Intra-company transferees L
- Medical treatment, visitors for B-2
- NAFTA professional workers: Mexico, Canada TN/TD
- Nurses traveling to areas short of health care professionals H-1C
- Physicians J-1, H-1B
- Religious workers R

- Specialty occupations in fields requiring highly specialized knowledge H-1B
- Students - academic and language students F-1
- Student dependents - dependent of an F-1 holder F-2
- Students – vocational M-1
- Student dependents - dependent of an M-1 holder M-2
- Temporary workers - seasonal agricultural H-2A
- Temporary workers – nonagricultural H-2B
- Tourism, vacation, pleasure visitors B-2
- Training in a program not primarily for employment H-3
- Treaty investors E-2
- Treaty traders E-1
- Transiting the United States C
- Victims of human trafficking T-1
- Visa renewals in the U.S. - A, G, and NATO A1-2, G1-4, NATO1-6

UK Visa Types

- Tier 1 (General, Exceptional Talent, Entrepreneur, Investor, Graduate Entrepreneur)
- Tier 2 (General, Minister of Religion, Sportsperson, Intra-Company Transfer)
- Tier 4 (Students)
- Tier 5 (Youth Mobility; Temporary Workers: Creative and Sporting, Charity Workers, Religious Workers,

Government Authorized Exchange, International Agreement)

Australian Visa Types

- Visitor Visas
- Temporary Work Short Stay Activity
- Student Visas
- Transit visas
- Temporary residence visas
- Resident Return Visas
- Migration (permanent residence) visas* for: Partners of Australian citizens, Australian permanent residents or eligible New Zealand citizens, children of Australian citizens/permanent residents or eligible New Zealand citizens (see: <http://www.immi.gov.au/allforms/booklets/books2.htm>), other family members (last remaining family relatives, caretakers or aged dependent relatives of Australian citizens, Australian permanent residents or eligible New Zealand citizens) (see: <http://www.immi.gov.au/migrants/family/family-visas-other.htm>)
- Refugee or humanitarian entry visas (<http://www.immi.gov.au/refugee/migrating/index.htm>)

Like you must have figured out already, the reasons for stay are similar for the countries above but only differ by the kind of code or official name attached to them. Time will not permit us to go through the visa types of almost every country on the planet, but with these shown above you can get a clue into the diverse reasons of stay which bring about visa types in different countries.

Which Visa type should I apply for?

To answer this question correctly, you will have to ask yourself a simple question: “What is my exact reason for desiring to travel to this country?” Until this question is duly answered by you, you stand the risk of losing your visa approval. In essence, the whole issue of visa application is presenting your reason of stay in a particular country, to the consulate or embassy officer of that country in your country, in a most acceptable & convincing manner, to get his/her approval.

Hint: Until you can convince a consulate officer that your motives for applying for a visa to his/her country are genuine or necessary, and that you will surely return to your home country once the time specified on your visa has elapsed (with exception to permanent residence visas), he/she will never approve your visa.

With this in mind, let's recognize that some visa types are far easier to apply for than others based on the reason of stay they represent. Let's go through a few.

Visas That Are Easy To Apply For

1. Student Visa: A student visa is very easy to apply for, considering the fact that most universities in foreign advanced countries welcome students from other countries with wide open arms. Student Visas usually last for the total period of stay in a foreign university, which is usually four years. However, there are certain steps that must be taken before you can apply for a student visa and be approved one.

- You must present valid documents showing that you have undergone adequate educational training in your home country.
- You must possess a valid international passport.
- You must have written and passed any compulsory foreign exams attached with schooling in that country, e.g. SAT, TOEFL, etc.
- You must have been granted admission by a university in that country. You must have received an admission packet containing necessary immigration documents from the university that granted you admission, e.g. I-20 etc.
- You must exhibit ability to cover the cost of your tuition and living expenses once you are in that school, or must

have received an educational scholarship that cover the above mentioned costs.

Once these requirements have been met, visit the online site of the embassy or consulate you want to apply to e.g. US consulate in Nigeria (nigeria.usembassy.gov/). Select the student visa option, and pay the required application fees. Once the fees have been paid, set an appointment date (tip: apply about three months earlier than your proposed resumption date at the foreign university, so as to get a favorable appointment date with a consulate officer) and prepare in advance for your visa interview.

2. Tourist Visa: A tourist visa is another ‘very easy to get visa’ considering the fact that the main reason of stay of this visa is to explore the beautiful scenery and epic sights of a foreign country. With most countries now embracing tourism, you are most likely to get approval for a tourist visa without any stress. The usual length of stay of a tourist visa is within three weeks to three months. There are also certain requirements that must be met to ensure ease of approval of a tourist visa. These include:

- You must have a valid international passport.
- You must possess enough funds to cover your lodging & living expenses during the time of your tourism stay.

(Tip: Before applying for tourist visas from countries like US or UK, apply for other countries that are keen on receiving tourists

like UAE, France, China, etc. USA and UK consulate officers appreciate visa applicants who have received visas from other countries and have adhered to the length of stay of those visas. This proves that you are trustworthy, and would also adhere to the length of stay provided in a visa to the US or UK, once you are approved one.)

The tourist visa also covers medical treatment visitors. All that is needed in this case is a valid hospital report stating the patient's illness and the need for transfer, and sufficient funds to cover the cost of treatment in the foreign country.

Once the above requirements have been met, visit the consulate website of your desired foreign country and select the tourist visa option. Pay the application fees and set an appointment date.

Other visas that are easy to apply for include: training in a program not primarily for employment H-3, transiting the United States C, etc.

CHAPTER NINE

HOW TO DO WELL AT A VISA INTERVIEW

HOW TO DO WELL AT A VISA INTERVIEW

Despite meeting all the requirements for a desired visa application, the most important hurdle to cross on the visa application journey, is to do well at the visa interview, & convince the consulate officer to approve your visa. There are key points you must take note of in order to have a smooth sail interview with a consulate officer.



Most of the points outlined below are in respect to USA consulate officers. Once you can do well at an interview with a US consulate officer, I believe you will do well with the consulate officers of any other country. These points are outlined below:

- First of all, prepare all the necessary documents needed for your visa interview, and appear early at the consulate office.
- Dress neatly and formally. Most US consulate officers appreciate formal dressing.
- Upon your first encounter with the consulate officer, greet him or her with a broad smile and “good morning”.
- Also, exhibit confidence and overcome any signs of fear or nervousness, such as your fingers trembling or your eyes flickering. These signs may not go well with the consulate officer.
- Look at the consulate officer straight in the eyes all through the period of the interview. Psychologically speaking, a liar does not look his/her opponent in the eye, so in order not to make them think that you are lying, you are advised to look the consulate officer in the eye all through.
- Answer any questions asked confidently and with a straightforward reply. Avoid any over explanation of any answer, as you may say something which may affect your visa approval.

- Be polite, and do not argue any responses from the consulate officer. Also avoid asking unnecessary questions.
- In case you missed something the consulate officer said, don't be afraid to say 'beg your pardon', or 'could you please come again'. There should be no assumptions whatsoever on your part.
- Give honest answers all through the interview. Consulate visa officers are trained officers who can filter out whether the information you've given is true or false. Don't get in the suspicion mode.
- Get ready for the 'what if' questions. Consulate visa officers use this kind of questions to scrutinize applicants and discover the true intentions of their visa application. Think well before answering these types of questions as they are very dicey and can determine the overall outcome of your visa application. E.g. "What would you do if you won a big monetary lottery in the US?" If you answer, "I will buy a big house and a nice car, get married to a beautiful American lady, and enjoy my life in the US," you can be rest assured that you will not be approved that visa. Therefore get ready for the 'what if' questions and cross that hurdle well.
- As you are giving answers to any question from the consulate officer, always support your answers with the necessary documents.

- Be prepared to give the consulate officer a good answer of what you'll do if your application is rejected, as most officers will surely ask you this question.
- Represent yourself well. If you are a student, look like one, and if you are an executive, look like one. Let your body language show that you are serious and smart and that you are eager to achieve your goal.
- Always ensure that your answers are correct, as your interview is being recorded, and your answers cannot be changed, in case if you come over for an interview a second time.
- Finally, visa approval lies in the hands of the consulate officer. If you are rejected a visa, it is not the end of the world, neither is it the end of your opportunity to be granted a visa to that same country. Request the reasons for the visa denial from the consulate officer, and take note of the missing requirements. Once you discover them, re-apply to the consulate after 3 weeks, and provide the necessary documents that were missing before.

Once your visa is stamped and approved, congratulations! Check the details on the stamp on your passport and make sure every information is correct. Thank the visa officer for his/her time and for considering you for the visa.

FINAL WORDS

FINAL WORDS

I hope you've been able to discover the various scholarship programs available across the shores and that a visa is not as tough to get, as with all the myths associated with it in the hearts of many people. Once you get all the requirements right, you are most likely to be approved your desired visa.

Lastly, no one can apply for your visa as well as you. Many who claim to help you get visas are most times scammers, as true consulate officers cannot be bribed, and will not accept a bribe. **DO NOT PATRONIZE ANY UNAUTHORIZED INDIVIDUAL WHO CLAIMS HE/SHE CAN HELP YOU TO GET AN APPROVED VISA, AS THEY ARE SCAMMERS AND WILL ONLY GIVE YOU FAKE STUFF.** The most trustworthy place to apply for a visa is on the consulate website, or at the consulate itself.

Now that we've gone through this journey together, I hope you've gotten every information you need to acquire your own visa with ease.

See you with your approved visas!



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