



Scholarship & MBA Loan



Nicholas: Megaron, I would like to be introduced to the issue Scholarship & MBA Loan. I know it's a little early, but I want to be prepared for the worst case scenario. Would you help me?



Megaron: Nicholas, basic recommendation: early in the process, do not count on scholarships to TOP schools. Once you are admitted, the schools may offer you the possibility of competing for scholarships, through highly selective processes.



Nicholas: Is there any pattern in terms of scholarship offerings?



Megaron: I wouldn't say "pattern". In the past years, I have seen Chicago Booth offer scholarships to female students as soon as they get an admission offer; also, Ross (Michigan) has offered a few scholarships; of course I am talking about the so called top ten schools. Consider the possibility of conquering domestic scholarships ([Fundação Estudar](#) and [Instituto Ling](#)).



Nicholas: Oh, ok, and what about Loan?



Megaron: Students admitted to MBA programs of Top American schools (except Columbia) often (at least until 2011) ease the access to credit, even when the student has no co-signer. The amount loaned includes tuition fees and even living expenses (not always full).



Nicholas: Even in Europe?



Megaron: This generous policy on access to credit is not valid "overseas". Without local co-signers, international students will rarely obtain loans from European Schools. Important: criteria to release credit access vary from school to school. We suggest deep research on the subject.

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