

■ EDUQUEST EXCLUSIVE 8-PAGE MASTER GUIDE

Global Study Abroad Scholarships & Financial Aid Guide

Need-Blind US Universities, Full-Ride Merit Programs (Morehead-Cain, Pearson), CSS Profile Guide & Loan Financing

1. Global Study Abroad Scholarships & Financial Aid Overview

Financing an international undergraduate education requires understanding the difference between Need-Based Financial Aid and Merit-Based Scholarships across the US, UK, Canada, and Europe.

- Need-Blind vs Need-Aware Admissions: Need-blind universities do not consider your ability to pay when making admissions decisions. Need-aware universities evaluate financial aid requests alongside admissions criteria.
- The Full-Ride Myth: Full-ride scholarships (covering tuition, room, board, and flights) are extremely competitive and require early strategic positioning.
- Institutional vs External Aid: Direct university endowments offer the largest funding pools compared to external corporate grants.

Figure 1: Global University Funding & Endowment Overview



■ Aid Strategy Rule

Applying to high-endowment institutions with balanced demonstrated need packages is key to securing full funding.

Module 2: Need-Blind US Universities for International Students

1. The Elite Need-Blind Institution Matrix

University	Financial Aid Policy	Endowment Per Student	Average International Aid Package
Harvard University	100% Need-Blind for All	\$2.5M+	100% Demonstrated Need met (Avg \$72,000/yr)
Princeton University	100% Need-Blind for All (No Loans)	\$3.0M+	100% Grant Aid (Zero student debt required)
MIT (Massachusetts Inst of Tech)	100% Need-Blind for All	\$2.2M+	100% Demonstrated Need met with grants
Yale University	100% Need-Blind for All	\$2.8M+	100% Demonstrated Need met (Avg \$75,000/yr)
Amherst College	100% Need-Blind for All	\$1.8M+	Full need met for all admitted internationals
Dartmouth College	100% Need-Blind for All	\$1.6M+	Full demonstrated need met with grant aid
Bowdoin College	100% Need-Blind for All (No Loans)	\$1.5M+	100% Grant Aid (No family loans required)

Module 3: Top Merit-Based Full-Ride Scholarships in the US

1. Prestigious Full-Ride Programs

- Morehead-Cain Scholarship (UNC Chapel Hill): Full tuition, room, board, and 4 fully-funded summer enrichment experiences globally.
- Robertson Scholars Leadership Program (Duke & UNC): Full tuition, room, board, and dual-campus access at both Duke and UNC.
- Jefferson Scholars (University of Virginia): Full total cost of attendance + stipend for distinguished academic leaders.
- Vanderbilt Cornelius Vanderbilt Scholarship: Full tuition + one summer research stipend.
- Emory University Scholars Program: Full tuition and academic enrichment stipends.

Module 4: UK, Canadian & European Scholarship Programs

1. Non-US International Funding Opportunities

Scholarship Program	Country / University	Coverage	Selection Criteria
Lester B. Pearson International	University of Toronto (Canada)	Full 4-Year Tuition, Books & Living	Exceptional academic achievement & leadership.
UBC International Major Entrance	Univ of British Columbia (Canada)	Up to \$80,000 CAD across 4 years	Academic excellence & global citizenship.
Reach Oxford Scholarship	University of Oxford (UK)	Full Tuition, College Fees & Living Stipend	High academic merit for low-income countries.
Warwick Undergraduate Global	University of Warwick (UK)	Full to Partial Tuition Waivers	Academic excellence & UCAS profile.
Bocconi Merit Awards	Bocconi University (Italy)	Full 100% Tuition Fee Waiver	Top score in Bocconi Test / SAT.
ETH Zurich Excellence	ETH Zurich (Switzerland)	Full Study Grant & Living Costs	Outstanding undergraduate academic record.

Module 5: The CSS Profile & ISFAA Financial Aid Filing Guide

1. Core Financial Aid Documentation

- CSS Profile (College Board): Detailed online asset and income declaration required by 400+ private US colleges.
- International Student Financial Aid Application (ISFAA): PDF form detailing parent income, bank certificates, and tax returns.
- Tax Return Verification: Official translated tax returns or employer salary certificates for the prior two financial years.

Module 6: Education Loans & Collateral-Free Financing

1. Loan Options for Indian Students

- Secured Education Loans (Public Banks: SBI, Canara): Interest rates 9.5%–11.5%; requires property collateral.
- Unsecured / Non-Collateral Loans (HDFC Credila, Prodigy Finance, MPOWER): Loans based on student target university and future earning potential.

Module 7: Strategic Application Strategy for Financial Aid Seekers

1. Balancing Reach, Target & Safety Colleges

When seeking significant financial aid, build a balanced portfolio of 15–18 colleges across need-blind, high-endowment need-aware, and merit-scholarship institutions.

Module 8: Financial Aid Readiness & Mentorship Booking

1. Financial Aid Verification Checklist

- Have you calculated your family's Expected Family Contribution (EFC)? (Yes / No)
- Are your tax returns and income documentation translated and verified? (Yes / No)

■ EduQuest Financial Aid Success

EduQuest students have secured over \$15M in cumulative financial aid and scholarships across top global universities.

■ Book Your 1-on-1 Strategy & Diagnostic Session

Book a 1-on-1 Financial Aid & Scholarship Planning Consultation with EduQuest Directors.

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