

CONTENTS

- FINANCIAL AID BY COUNTRY:

1 Europe

1.1 Spain

- 1.1.a) Spanish government grants (MAE grants)
- 1.1.b) Ministry of Education and Science (MEC)
 - 1.1.b.1 MEC grants
 - 1.1.b.2 Income Loan
- 1.1.c) Fundación Rafael del Pino (Rafael del Pino Foundation)
- 1.1.d) Agency for Management of University and Research Grants, Generalitat de Catalunya (AGAUR)
- 1.1.e) Caja España Scholarships
- 1.1.f) Caixa Galicia Scholarships
- 1.1.g) Caja Castilla La Mancha Scholarships
- 1.1. h) La Caixa Scholarships

1.2 Germany

- 1.2.a) German Academic Exchange Service (DAAD)
- 1.2.b) Die Studienst des Deutschen Volkes
- 1.2.c) Bundesgesetz über Individuelle Forderung der Ausbildung
- 1.2.d) CareerConcept (Financial aid)
- 1.2.e) General database on institutions and organizations that offer scholarships and financial aid

1.3 Austria

- 1.3.a) CA-Post-Graduate-Kredit, Creditanstalt
- 1.3.b) Bundesministerium für Bildung, Wissenschaft und Kultur
- 1.3.c) Wirtschaftskammer Österreich (Austrian Chamber of Commerce)

1.4 Belgium

- 1.4.a) Communauté Française de Belgique
- 1.4.b) Institut de la Formation en Cours de Carrière

1.5 Denmark

- 1.5.a) Foreningen til unge Handelsmaends Uddannelse (FUHU)
- 1.5.b) VSBFonds

1.6 Finland

- 1.6.a) Suomen Kulttuurirahasto (Finnish Cultural Foundation)
- 1.6.b) Jenny ja Antti Wihurin Rahasto
- 1.6.c) Kaute-Kauppaallisten ja Teknillisten Tieteiden Tukisäätiö
- 1.6.d) Alandsbanken (Financial aid)
- 1.6.e) Suomen Lakimieslitto Ry

1.7 France

- 1.7.a) Fonds de Gestion du Congé Individuel de Formation
- 1.7.b) Conseil Régional du Rhône-Alpes, de la Drôme et d'Haute-Savoie

1.8 Greece

- 1.8.a) State grant foundation
- 1.8.b) Other websites of interest

1.9 The Netherlands

- 1.9.a) Procter & Gamble

1.10 Iceland

- 1.10.a) Lánasjóður Islenskra Námsmanna (Icelandic government study loan fund)

1.11 Italy

- 1.11.a) Ministero degli Affari Esteri, Direzione Generale delle Relazioni Culturali
- 1.11.b) Cooperativa Universitaria Studio e Lavoro (CUSL)
- 1.11.c) Fondazione Luigi Einaudi
- 1.11.d) Associazione Borsisti Marco Fanno
- 1.11.e) Banca Commerciale Italiana
- 1.11.f) Centro Regionale di Programmazione, borse di studio (Regione Autonoma Della Sardegna)
- 1.11.g) Agenzia Noopolis

1.12 Norway

- 1.12.a) Norges forskningsrad (Research Council of Norway)
- 1.12.b) Statens lanekasse for utdanning
- 1.12.c) Association of Norwegian Students Abroad (ANSA)
- 1.12.d) Johan Helmich Janson og Marcia Jansons legat

1.13 Portugal

- 1.13.a) Ministry of Science and Technology

1.14 United Kingdom

- 1.14.a) The Royal Academy of Engineering
- 1.14.b) Research Awards Advisory Committee
- 1.14.c) International Grant Directory

1.15 Russia

1.16 Sweden

- 1.16.a) Marcus Wallenberg Foundation
- 1.16.b) Centrala Studiestöds Namnden (Central Commission for Economic Aid for Studies)
- 1.16.c) The Swedish Institute
- 1.16.d) Department of Foreigners, Centrala Studiestöds Namnden (CSN)

- 1.16.e) Stipendienkonsulten
- 1.16.f) Other sources of information

1.17 Switzerland

2. Latin America

- 2.a) Alban Programme (programme of high level training scholarships of the European Union for Latin America)
- 2.b) Fundación Carolina (Carolina Foundation)
- 2.c) Inter-American Development Bank (IDB)

2.1 Argentina

- 2.1.a) Banco Bilbao Vizcaya Argentaria (BBVA)
- 2.1.b) Ministry of Education, Science and Technology of the Argentine Nation
- 2.1.c) Consejo Nacional de Ciencia y Tecnología (National Science and Technology Council)
- 2.1.d) Secretaría de Ciencia, Tecnología e Innovación Productiva (Secretariat for Science, Technology and Productive Innovation)

2.2 Brazil

- 2.2.a) Conselho Nacional de Desenvolvimento Científico e Tecnológico
- 2.2.b) Coordenação de Aperfeiçoamento de Pessoal de Nível Superior
- 2.2.c) Fundação Estudar

2.3 Colombia

- 2.3.a) Fundación COLFUTURO (COLFUTURO Foundation)
- 2.3.b) Instituto Colombiano de Crédito Educativo y Estudios Técnicos en el Exterior "Mariano Ospina Pérez" (ICETEX) (Colombian Institute for Educational Credit and Technical Studies Abroad)

2.4 Chile

- 2.4.a) Corporación de Fomento de la Producción (CORFO) (Corporation for Promotion of Production)
- 2.4.b) "Programa Especial de Becas Presidente de la República" para Estudios de Posgrado en el Extranjero ("Special President of the Republic Scholarship Programme" for Postgraduate Studies Abroad)

2.5 Mexico

- 2.5.a) Fundación Mexicana para la Educación, Cultura y Ciencia (FUNED) (Mexican Foundation for Education, Culture and Science)
- 2.5.b) Consejo Nacional de Ciencia y Tecnología (CONACYT) (National Science and Technology Council)
- 2.5.c) Fondo para el Desarrollo de Recursos Humanos (FIDERH) (Fund for the Development of Human Resources)
- 2.5.d) Banco de México (Bank of Mexico)
- 2.5.e) Fundación Beca (Scholarship Foundation)

2.6 Panama

- 2.6.a) Instituto para la Formación y el Aprovechamiento de Recursos Humanos (IFARHU) (Institute for the Training and Use of Human Resources)
- 2.6.b) Ministry of Planning and Economic Policy

2.6.c) Asociación Panamericana de Crédito Educativo (APICE) (Pan-American Educational Credit Association)

2.7 Peru

2.7.a) Instituto Peruano de Fomento Educativo (IPFE) (Peruvian Institute for Educational Promotion)

2.7.b) Banco de Crédito (BCP)

2.7.c) Instituto Nacional de Becas y Crédito Educativo (INABEC) (National Scholarships and Educational Credit Institute)

2.7.d) Banco Sudamericano

2.7.e) Banco de Comercio

2.8 Venezuela

2.8.a) Fundación Gran Mariscal Ayacucho (Gran Mariscal Ayacucho Foundation)

3. North America

3.1 Canada

3.1.a) Canada Student Loans (CSL)

3.1.b) Ontario Graduate Scholarship Programme

3.1.c) The Quebec Student Financial Aid Programme

3.2 United States

3.2.a) Institute of International Education (Fulbright Scholar Program)

3.2.b) Sallie Mae

4. Asia

4.1 China

4.1.a) Dah Sing Bank

4.2 India

4.2.a) Financial aid

4.3 Japan

4.3.a) Association of International Education of Japan

4.4 Korea

4.4.a) ASEM-DUO Exchange Programme

4.5 Singapore

4.5.a) Tan Kah Kee Foundation

5. Oceania

5.a) The Macquarie Bank Graduate Management Foundation

5.1 Australia

5.1.a) "General Sir John Monash Foundation" awards

5.1.b) The Macquarie Bank Graduate Management Scholarship

5.2 New Zealand

5.2.a) New Zealand Vice Chancellors' Committee

- SCHOLARSHIPS AND LOANS FROM OTHER ORGANIZATIONS:

6.a) International Education Finance Corporation (IEFC)

6.b) Ford Foundation

6.c) Rotary Foundation

6.d) The Paras Educational Foundation

- FINANCIAL AID BY COUNTRY:

1 Europe

1.1. Spain

1.1.a) Spanish government grants (MAE grants)

The Spanish Ministry of Foreign Affairs and Co-operation offers “MAE-AEACI grants” for postgraduate training. They are intended both for Spanish students and foreigners, advanced university graduates no older than 35. Foreign applicants must have had official and continued residence in the country of origin for a minimum consecutive period of 12 months at the time of applying for the grant. The grant application should be made in the month of December of the year prior to the year in which the master programme is to be followed.

www.becasmae.es

1.1.b) Ministry of Education and Science (MEC)

1.1.b.1 MEC grants

The Ministry of Education and Science offers grants to obtain official master's degrees under the classroom learning method, in autonomous communities other than that of the family residence. They cover travelling expenses, the acquisition of books, urban transport, hall of residence or journeys, university enrolment, etc.

www.mec.es

1.1.b.2 Income Loan

This measure proposes a loan with a fixed interest rate of 0% and does not require any kind of guarantee. All the applicant has to prove is possession of a university degree, their nationality (European Union and residents in Spain) and having been accepted on an official master's degree lasting at least 60 ECTS credits. Its function is to cover both the student's education and their personal expenses. The maximum amount of the loan is 22,800 euros. Those selected do not have to settle their accounts for at least two years. And repayment starts when the beneficiary's income level reaches 22,000 euros. The Order foresees that the loan should be repaid in a period of eight years, but if after 15 years the income level required for repayment has not been reached, the debt will be wiped out. In any case, it is also possible to pay off the all or part of the amount owed in advance without any kind of penalty.

The Official Credit Institute (ICO) is responsible for managing these loans and distributing the endowment of 50 million euros among the Collaborating Credit Institutions in accordance with the operations which are concluded.

www.ico.es/web/contenidos/home/home.html

1.1.c) Rafael del Pino Foundation

The Rafael del Pino Foundation offers scholarships for Spanish graduates and holders of higher qualifications who wish to carry out postgraduate studies in foreign or Spanish universities and research centres.

As regards the selection process, the applications are prioritized in accordance with the area of study: economics and business, economic analysis of law, regulation and deregulation and economic and legal analysis of competition and markets. The level of the course to be taken is postgraduate: master's, PhD or post-doctoral research studies.

Fundación Rafael del Pino
Rafael Calvo, 39
28010 Madrid
Tel.: 0034 913 968 600. Fax: 0034 913 968 619
E-mail: 600f@fundacionrafaeldelpino.es
www.fundacionrafaeldelpino.es

1.1.d) Agency for Management of University and Research Grants, Generalitat de Catalunya (AGAUR)

The Department of Education and Universities of the Generalitat (Autonomous Government) of Catalonia offers a wide range of grants and aid for university students who wish to take postgraduate and PhD studies.

MAST: intended for students who wish to follow official master programmes in Spanish universities. Spanish nationality or that of any of the member states of the European Union is required. Residence is required for non-EU foreign students. The application must be submitted in the secretariat of the educational centre where the applicant is enrolled.

Via Laietana, 28, 2.º piso. 08003 Barcelona.

Tel.: 93 552 90 00. Fax: 93 552 90 10

From Monday to Friday, from 9.00 a.m. to 5.30 p.m.

In August, from 9.00 a.m. to 2.00 p.m.

www.gencat.net/agaur

1.1.e) Caja España Scholarships

The benevolent fund of Caja España organizes a programme of 25 scholarships, of 6,000 euros each, intended for holders of diplomas, graduates and holders of university qualifications who wish to take postgraduate master's studies. The programme is valid for any Spanish or foreign university or other kind of centre of recognized academic prestige, although applicants must have a qualification issued by a Spanish university or validated by the Ministry of Education and Science.

www.cajaespana.es

1.1.f) Caixa Galicia Scholarships

The [Fundación Caixa Galicia](http://FundaciónCaixaGalicia) has specific scholarships for those Galicians who wish to broaden their postgraduate education at universities and research centres of recognized academic and research prestige, preferably abroad. Those selected receive between 1,050 and 1,650 euros a month and up to 1,500 euros for educational material for postgraduate studies at universities and research centres of excellence.

fundacioncaixagalicia.org

1.1.g) Caja Castilla-La Mancha Scholarships

The [2008 postgraduate scholarships](http://2008postgraduate) programme of Caja Castilla-La Mancha has a total of 20 places worth 20,000 euros each. Any graduate of any speciality can submit an application provided that they have not enjoyed another scholarship during the last 12 months.

portal.ccm.es

1.1. h) "la Caixa" Foundation Grants

The "la Caixa" Foundation offers 100 relocation grants to participants of masters programmes at Spanish universities in the 2009-2010 academic year.

The grants are aimed at Spanish graduates enrolling on an official master in any area of knowledge, with a minimum of 60 annual ECTS credits.

These grants have been designed to cover course tuition fees and include a sum of €1,300 per month, in addition to a single initial sum of €1,000 covering travel and installation expenses.

The deadline for applications is 1st April 2009.

For more information contact <http://obrasocial.lacaixa.es/>

1.2. Germany

1.2.a) German Academic Exchange Service (DAAD)

The main aim of the DAAD is to promote international relations between universities and other higher education institutions. Its educational services include the scholarship permitting German students to take MBA programmes.

Deutscher Akademischer Austauschdienst (DAAD)

Kennedyallee 14, 53175 Bonn, or Postfach 200404, 53134 Bonn

Tel.: +49 228 882 000. Fax: +49 228 882 444

E-mail: postmaster@daad.de

www.daad.de

1.2.b) Die Studienst des Deutschen Volkes

www.studienstiftung.de

1.2.c) Bundesgesetz über Individuelle Forderung der Ausbildung

www.bva.bund.de/aufgaben/bafoeg/

1.2.d) CareerConcept (Financial aid)

www.bildungsfonds.de

1.2.e) General database on institutions and organizations that offer scholarships and financial aid

www.funding-guide.de

1.3 Austria

1.3.a) CA-Post-Graduate-Kredit, Creditanstalt

Schottengasse 6, Wien

Tel.: +43 01 531 310

www.creditanstalt.co.at

1.3.b) Bundesministerium für Bildung, Wissenschaft und Kultur

Awards scholarships to postgraduate students. Conditions: must have Austrian nationality or have resided

for one year in Austria before submitting the scholarship application. The application forms can be obtained at the following address:

Miniritenplatz 5, 1010 Wien

Contact: Mrs Preschfreund.

Tel.: +43 1 531 207 133

Abteilung IV/A/5

Rosengasse 4, 1014 Wien

Tel.: +43 01 531 205 906

www.bmbwk.gv.at/

1.3.c) Wirtschaftskammer Österreich (Austrian Chamber of Commerce)

Mr Ferdinand Prutscher

Wirtschaftskammer Österreich

Wiedner Hauptstrasse 63, A-1045 Wien.

Tel.: +43 1 501 053 154

www.portal.wko.at/

1.4 Belgium

1.4.a) Communauté Française de Belgique

www.cfwb.be

1.4.b) Institut de la Formation en cours de Carrière

www.ifc.cfwb.be

1.5 Denmark

1.5.a) Foreningen til unge Handelsmaends Uddannelse (FUHU)

The guide to scholarships of the FUHU offers information on scholarships and other financial aid available.

Fiolstraede 44

1171 København

Tel.: +45 33 42 66 00. Fax: +45 33 42 66 16

E-mail: fuhu@fuhu.dk

www.fuhu.dk

1.5.b) VSBFonds

www.vsbfonds.nl/keurzen

1.6 Finland

1.6.a) Suomen Kulttuurirahasto (Finnish Cultural Foundation)

P. O. Box 203. Bulevardi 5

FIN-00121 Helsinki

Tel.: +358 9 612 810. Fax: +358 9 640 474

E-mail: info@skr.fi

www.skr.fi/apurahat

1.6.b) Jenny ja Antti Wihurin Rahasto

Arkadiankatu 21 A 14

SF-00100 Helsinki

Tel.: +358 9 444 145

Contact: M. Maenmaa

www.uwasa.fi

1.6.c) Kaute-Kaupaallisten ja Teknillisten Tieteiden Tukisäätiö

Ratavartijankatu 2

SF-00520 Helsinki

Contact: Matti Kaario or Pirkko Karlsson

Tel.: +358 9 15901

pirkko.karlsson@tak.fi

1.6.d) Alandsbanken (Financial aid)

www.alandsbanken.fi

1.6.e) Suomen Lakimiesliitto Ry

www.lakimiesliitto.fi

1.7 France

1.7.a) Fonds de Gestion du Congé Individuel de Formation

FONGECIF

Place Johann-Strauss

Paris 10ème

Tel. de información: (01) 44 10 58 58. Tel. de administración: (01) 44 10 58 88

Fax: (01) 44 10 58 00

www.fongecif-idf.fr

1.7.b) Conseil Régional du Rhône-Alpes, de la Drôme et d'Haute-Savoie

Conseil Régional du Rhône-Alpes

78 Route de Paris, B. P. 19

69751 Charbonnières-les Bains Cedex

Tel.: (04) 72 59 40 00. Fax: (04) 72 59 40 98

Conseil Régional de la Drôme

Hôtel du Département

Boulevard Vauban

26026 Valence Cedex

Tel.: (04) 75 79 26 26

Conseil Général d'Haute-Savoie

1 Rue du 30ème Régiment d'Infanterie

B. P. 2444, 74041 Annecy Cedex

Tel.: (04) 50 33 50 00

www.conseil-general.com

1.8 Greece

1.8.a) State grant foundation

Lisikratous 14

10558 Athens

Tel.: +30 1 325 4385. Fax: +30 1 322 1863

Contact: Mrs Maria Dellis

www.iky.gr

1.8.b) Other websites of interest

www.onassis.gr

www.ekep.gr

1.9 The Netherlands

1.9.a) Procter & Gamble

Offers different scholarships annually.

Procter & Gamble Benelux N. V.

T.a.v. de heer E. A. J. van Acht MBA

Postbus 1345, 3000 BH, Rotterdam

Tel.: +31 10 286 31 00. Fax: +31 10 286 31 15

1.10 Iceland

1.10.a) Lánasjóður Íslenskra Námsmanna (Icelandic government study loan fund)

Information on scholarships and financial aid to carry out postgraduate studies abroad.

Hofaborg-Borgatuni 21

IS-101 Reykjavik, Iceland

Tel.: +354 560 4000. Fax: +354 560 4090

www.lin.is

1.11 Italy

1.11.a) Ministero degli Affari Esteri. Direzione Generale delle Relazioni Culturali

Ministero degli Affari Esteri, Direzioni Generali degli Relazioni Culturali, Uff. IX

Piazzale della Farnesina, 1

00194 Roma

Tel.: (06) 369 13247 · 369 13249

www.esteri.it

1.11.b) Cooperativa Universitaria Studio e Lavoro (CUSL)

Publishes a bulletin with information on scholarships.

Piazza Leonardo da Vinci, 32

Milano

Tel.: (02) 266 3035. Fax: (02) 236 6607

E-mail: info@cusl.net

www.cusl.net

1.11.c) Fondazione Luigi Einaudi

Offers scholarships to finance postgraduate studies, both in Italy and abroad

Fondazione Luigi Einaudi

Palazzo de Azeglio

Via Principe Amedeo, 34

10123 Torino

Tel.: +39 011 835656. Fax: +39 011 8179093

E-mail: informazioni@fondazioneeinaudi.it

www.fondazioneeinaudi.it

1.11.d) Associazione Borsisti Marco Fanno

Mediocredito Centrale, Centro Regionale di Programmazione

Via Piemonte, 51

00187 Roma

Tel.: 06 47912706 / 06 47912707. Fax: 06 47912705

E-mail: anatale@mcc.it

www.mcc.it/pmi

1.11.e) Banca Commerciale Italiana

www.bci.it

1.11.f) Centro Regionale di Programmazione, borse di studio (Regione Autonoma Della Sardegna)

Natives of Sardinia can apply for scholarships from:

Regione Autonoma della Sardegna, Centro Regionale di Programmazione, Borse di Studio

Via Mamelli, 88

09123 Cagliari, Sardegna

Tel.: 070 606 4675. Fax: 070 606 4683

E-mail: crp@regione.sardegna.it

www.regione.sardegna.it/crp/

1.11.g) Agenzia Noopolis

Has a database on study scholarships.

Via Domenico Tardini, 33

00157 Roma

Tel.: (06) 663 3103

www.noopolis.com

1.12 Norway

1.12.a) Norges forskningsrad (Research Council of Norway)

The international scholarships section, in addition to managing the cultural exchanges in the framework of bilateral cultural agreements, also subsidizes other types of programmes abroad such as postgraduate programmes.

The application should be sent to the International Section of Norges Forskningsrad:

The Research Council of Norway

P.O Box 2700 St. Hanshaugen

N-0131 Oslo, Norway

www.forskningsradet.no

1.12.b) Statens lanekasse for utdanning

The Norwegian State Fund for educational loans offers different types of aid for Norwegian students who wish to continue their education abroad. These scholarships cover the enrolment fees up to a total 46,400 Norwegian kroner per year of study. The extraordinary scholarship covers up to a maximum of 49,000 Norwegian kroner a year.

N-0510 Oslo

Tel.: +47 (22) 726700. Fax: +47 (22) 642636

www.lanekassen.no

1.12.c) Association of Norwegian Students Abroad (ANSA)

This is a non-governmental organization whose main objective is to assist Norwegian students who are carrying out studies abroad.

N-0155 Oslo

Tel.: +47 (22) 477600. Fax: +47 (22) 477601

E-mail: sentralt@ansa.no

www.ansa.no

1.12.d) Johan Helmich Janson or Marcia Janson Legat

Maximum amount: 75,000 Norwegian kroner

No. of scholarships: Approx. 30

N-3512 Honefoss

Tel.: +47 (32) 135465. Fax: +47 (32) 135626

E-mail: janlegat@online.no

www.jansonslegat.no

The guide *Cicerone Forlag AS* published by Market Information Services AS offers all the information on scholarships and financial aid intended for Norwegian students. It is on sale in Norwegian bookshops.

1.13 Portugal

1.13.a) Ministry of Science and Technology

Offers grants to students who wish to take a Master's degree. For further information on the possibilities of obtaining a grant in the framework of the Praxis XXI programme:

JNICT

Av. D. Carlos I, 126

Cave, 1200 Lisboa

www.fct.mct.pt

1.1.14 United Kingdom

1.14.a) The Royal Academy of Engineering

Offers The Sainsbury Management Fellowship Scheme intended for British engineers with the aim of them complementing their technical training with quality education in the field of business. Candidates must be British engineers between the age of 26 and 34.

Tel.: +44 020 7 222 2688. Fax: +44 020 7 233 0054

E-mail: bowbricki@raeng.co.uk

www.raeng.org.uk

1.14.b) Research Awards Advisory Committee

Intended for all people resident in the United Kingdom for a minimum of 5 years, who have a qualification from a British university and are less than 30 years old.

The Leverhulme Trust

1 Pemberton Row

London EC4A 3BG

Tel.: +44 0171 822 6952. Fax: +44 0171 822 5084

1.14.c) International Grant Directory

Grant Register, Williams (editor), MacMillan (publisher)

These books can be found in bookshops or on Amazon: www.amazon.co.uk.

1.15 Russia

www.strana.ru

1.16 Sweden

1.16.a) Marcus Wallenberg Foundation

This foundation has a programme of scholarships for Swedish students which allows them to cover their study expenses.

www.wallenberg.org

1.16.b) Centrala Studiestöds Namnden (Central commission for economic aid for studies)

The commission, a public organization in charge of channelling the funds of the Swedish government for financial aid for students, offers both scholarships and personal loans to complete advanced studies, such as, for example, a postgraduate programme.

www.csn.se/students

1.16.c) The Swedish Institute

P. O. Box 7434. S-10391 Stockholm

Tel.: 46 8 789 20 00. Fax: 46 8 207 248

E-mail: si@si.se

www.si.se

1.16.d) Centrala Studiestöds Namnden (Department of Foreigners of the CSN)

Box 770, 10396 Stockholm

Tel.: 46 8 674 45 94. Fax: 46 8 674 56 65

www.csn.se

1.16.e) Stipendienkonsulten

Box 4120, 203 12 Malmö

Tel.: 46 8 40 30 00 31. Fax: 46 8 40 23 92 30

1.16.f) Other sources of information

Kulturfonder Sverige by Lehsmann Odelberg, published by Norstedts Förlag. Available in the main bookshops and libraries.

1.17 Switzerland

Those interested are recommended to contact the Cantonal Education Department of their area of residence.

2. Latin America

2.a) Alban Programme (programme of high level training scholarships of the European Union for Latin America)

Offers scholarships to carry out postgraduate studies with the aim of promoting co-operation in higher education between the European Union and Latin America.

The countries participating are the member states of the European Union and the following 18 Latin American countries: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Cuba, Ecuador, El Salvador, Guatemala, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Uruguay and Venezuela. The scholarship application should be made in the month of December of the year prior to the year in which the master programme is to be followed.

www.programalban.org

Contact: www.europa.eu/comm/europeaid/projects/alban/

2.b) Fundación Carolina (Carolina Foundation)

The Carolina Foundation, whose main mission is to favour the cultural links and educational and scientific co-operation between Spain and the member countries of the Latin American Community of Nations (CIN), offers scholarships for postgraduate and PhD studies to the holders of higher qualifications and professionals who are natives of a member country of the CIN.

www.fundacioncarolina.com

2.c) Inter-American Development Bank (IDB)

The IDB offers scholarships which cover the enrolment fees and the living expenses of students from the member countries (Argentina, Bahamas, Barbados, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Guayana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Dominican Republic, Surinam, Trinidad and Tobago, Uruguay and Venezuela) who wish to take a master's degree in some field of development, such as business, in another of the member countries (e.g. Spain). The deadline for the submission of applications is mid-May.

IDB Scholarship Program

1300 New York Avenue, NW

Washington, DC 20577, USA

Tel.: (1-202) 623-2025. Fax: (1-202) 623-3781

www.iadb.org

2.1 Argentina

2.1.a) Banco Bilbao Vizcaya Argentaria(BBVA)

Offers several scholarships. For further information:

Banco Francés del Río de la Plata

Tel.: +54 1 346 40 00. Fax: +54 1 346 43 20

2.1.b) Ministry of Education, Science and Technology of the Argentine Nation

www.me.gov.ar

2.1.c) Consejo Nacional de Ciencia y Tecnología (National Science and Technology Council)

www.conicet.gov.ar/

2.1.d) Secretaría de Ciencia, Tecnología e Innovación Productiva (Secretariat for Science, Technology and Productive Innovation)

www.secyt.gov.ar

2.2 Brazil

2.2.a) Conselho Nacional de Desenvolvimento Científico e Tecnológico

Conselho Nacional de Desenvolvimento Científico e Tecnológico (CNPQ)

E-mail: webmaster@capes.gov.br

E-mail: atendimento@cnpq.br

www.cnpq.br

2.2.b) Coordenação de Aperfeiçoamento de Pessoal de Nível Superior

www.capes.gov.br

2.2.c) Fundação Estudar

Caixa postal 11.237

CEP: 05422-970. São Paulo-SP

www.estudar.org.br

2.3 Colombia

2.3.a) Fundación COLFUTURO (COLFUTURO Foundation)

The COLFUTURO Foundation finances postgraduate studies abroad through the Credit-Scholarship Programme intended for Colombian professionals who have been admitted unconditionally to a full-time, classroom learning, programme abroad and who have one year's experience. The support offered is \$25,000 per year; maximum \$50,000 for two years. For business administration postgraduates, the scholarship is 25% of the total cost.

Carrera 15 # 37-15

Santafé de Bogotá. Colombia S. A., A. A., 075008

Tel.: +57 1 340 5394/95/96/97. Fax: +57 1 287 2630

E-mail: colfutur@openway.com.co

www.colfuturo.com

2.3.b) Instituto Colombiano de Crédito Educativo y Estudios Técnicos en el Exterior “Mariano Ospina Pérez” (ICETEX) (Colombian Institute for Educational Credit and Technical Studies Abroad)

ICETEX is a state institution through which different educational credit lines are offered to Colombian students with the aim of promoting postgraduate studies abroad.

The financial aid is repayable and can cover all or part of the cost of the corresponding academic programmes. Tel.: 01900 3313777

www.icetex.gov.co

2.4 Chile

2.4.a) Corporación de Fomento de la Producción (CORFO) (Corporation for Promotion of Production)

CORFO is a state organization whose main mission is to promote national productive development. One of its principal fields of action is to offer credits to undertake higher studies. The CORFO Postgraduate Credit offers long-term finance to carry out postgraduate studies abroad through credits granted by various commercial banks with CORFO resources. The beneficiaries must have Chilean nationality or permanent residence in Chile.

Moneda, 921, piso 4, oficina 405

Santiago de Chile

Tel.: +56 2 631 8438. Fax: +56 2 696 7688

E-mail: info@corfo.cl

www.corfo.cl

2.4.b) “Programa Especial de Becas Presidente de la República” para Estudios de Posgrado en el Extranjero (“Special President of the Republic Scholarship Programme” for Postgraduate Studies Abroad)

Intended for those professionals in possession of a higher degree obtained in any Chilean academic institution and who wish to take a master’s degree abroad. The studies can be in any sphere, including business, without sex, age, place of residence or marital status being taken into account.

www.becapres.gov.cl

2.5 Mexico

2.5.a) Fundación Mexicana para la Educación, Cultura y Ciencia (FUNED) (Mexican Foundation for Education, Culture and Science)

The FUNED offers loans to Mexican students under more favourable than market conditions to finance full-time postgraduate studies.

Av. Constituyentes, 1046. Colonia Lomas Altas

11950 Ciudad de México

Tel.: +52 327 74 00 (ext. 7881 and 7885)

E-mail: ochoa@buzon.main.conacyt.mx

www.funed.org.mx

2.5.b) Consejo Nacional de Ciencia y Tecnología (CONACYT) (National Science and Technology Council)

This institution offers Mexican students scholarships to carry out postgraduate studies abroad in centres of recognized prestige.

The application should be submitted in person or through a third party at a central or regional office of CONACYT.

www.conacyt.mx

2.5.c) Fondo para el Desarrollo de Recursos Humanos (FIDERH) (Fund for the Development of Human Resources)

The government, through the Bank of Mexico, offers low-interest loans to Mexican students no older than 30 to carry out postgraduate studies abroad.

www.fiderh.org.mx

2.5.d) Banco de México (Bank of Mexico)

Offers low-interest loans to candidates under 30 years old.

E-mail: sidaoui@banxico.org.mx

www.fiderh.org.mx

2.5.e) Fundación Beca (Scholarship Foundation)

Offers scholarships for master programmes with universities with which it has an established agreement.

The scholarships granted include up to 100% of enrolment fees, return flight and medical insurance.

www.fundacionbeca.net/

2.6 Panama

2.6.a) Instituto para la Formación y el Aprovechamiento de Recursos Humanos (IFARHU) (Institute for the Training and Use of Human Resources)

The IFARHU is a governmental institution whose main objective is to administer the scholarships offered by the State and other private institutions.

It offers different types of scholarship to carry out postgraduate studies abroad. The requirements vary depending on the programme applied for. Educational credits are also awarded under more favourable than market conditions to carry out advanced studies.

Torre IFARHU, Vía España

6337 Panamá 5

Tel.: +50 7 269 4951 / 269 4990. Fax: +50 7 269 5039

www.ifarhu.gob.pa

2.6.b) Ministry of Planning and Economic Policy

2694 Panamá 3

Tel.: +50 7 227 3883. Fax: +50 7 225 3195

2.6.c) Asociación Panamericana de Crédito Educativo (APICE) (Pan-American Educational Credit Association)

APICE is a private international organization made up of different types of public and private bodies, and whose objective is to promote and co-ordinate academic programmes, educational credits, scholarships and financial aid for students from America.

www.apice.org.co

2.7 Peru

2.7.a) Instituto Peruano de Fomento Educativo (IPFE) (Peruvian Institute for Educational Promotion)

The institution offers loans under more favourable than market conditions for those students without economic resources who wish to undertake advanced studies abroad.

Coronel Zegarra 758-Jesús María, Lima 11

Tel.: (511) 471-7397 / (511) 471-7395 / (511) 471-3931

www.ipfe.org.pe

2.7.b) Banco de Crédito (BCP)

Offers personal credits to undertake postgraduate studies abroad.

E-mail: eliaslopezv@bcp.com.pe

www.viabcp.com

2.7.c) Instituto Nacional de Becas y Crédito Educativo (INABEC) (National Scholarships and Educational Credit Institute)

Offers loans for a maximum amount of €5,000 to those students who wish to follow a master programme.

www.inabec.gob.pe

2.7.d) Banco Sudamericano

www.sudamericano.com

2.7.e) Banco de Comercio

www.bancomercio.com

2.8 Venezuela

2.8.a) Fundación Gran Mariscal Ayacucho (Gran Mariscal Ayacucho Foundation)

The public Ayacucho foundation offers scholarships to Venezuelan students or professionals, or Venezuelan residents for more than five years, to undertake postgraduate studies abroad.

Calle 3-b, Edificio Fundayacucho

La Urbina, Caracas 1071. Venezuela

Tel.: +58 2 241 4721 / 242 6073. Fax: +58 2 242 5649

E-mail: ciaf@fgma.gov.ve

www.fgma.gov.ve

3. North America

3.1 Canada

3.1.a) Canada Student Loans (CSL)

The federal government awards Canada Student Loans (CSL). The provincial governments determine the eligibility, the type of assistance and the amount of the award. Students interested should contact the provincial offices for student assistance from their area of residence. The complete list can be obtained from:

Student Assistance Branch
P. O. Box 2090, Station 'D'
Ottawa, Ontario, K1P6C6
www.canada-culture.org

3.1.b) Ontario Graduate Scholarship Programme

Tel.: 1 800 465 3013
www.osap.gov.on.ca

3.1.c) The Quebec Student Financial Aid Programme

1035, Rue de la Chevrotière
Québec G1R 5A5, Québec, Canada
Tel.: 1 418 646 5245
www.afe.gouv.qc.ca

3.2 United States

3.2.a) Institute of International Education (Fulbright Scholar Program)

Offers scholarships to undertake postgraduate studies, both for recent graduates and for students who have a higher qualification.

www.us.fulbrightonline.org

3.2.b) Sallie Mae

With the support of The Graduate Management Admission Council, it finances The MBA Loans Programme, providing the funds necessary to cover enrolment fees and living expenses.

www.salliemae.com/mbaloans

4. Asia

4.1 China

4.1.a) Dah Sing Bank

Bank institution which offers student loans.

E-mail: ops@dahsing.com.hk

www.dahsing.com.hk

4.2 India

4.2.a) Financial aid

www.egurucool.com

www.infozee.com/application-issues/financial-aid.htm

4.3 Japan

4.3.a) Association of International Education of Japan

This is an independent institution which offers different types of scholarship for Japanese students who wish to undertake their studies abroad.

www.jasso.go.jp

4.4 Korea

4.4.a) ASEM-DUO Exchange Programme

This exchange programme was created in the framework of Asia-Europe co-operation with the aim of promoting knowledge and understanding between the two cultures.

www.asemduo.org

4.5 Singapore

4.5.a) Tan Kah Kee Foundation

The foundation offers scholarships to citizens of Singapore to carry out postgraduate studies (Full-Time Master and PhD programmes).

Tan Kah Kee Foundation Postgraduate Scholarship

Singapore Hikkipien Huay Kuan

137 Telok Ayer St 02-00

Singapore 068602

Tel.: 65 222 8212. Fax: 65 225 7303

www.tkk.wspc.com.sg/tkk/foundation

5. Oceania

5.a) The Macquarie Bank Graduate Management Foundation

The institution annually offers The Macquarie Graduate Management Scholarship to encourage high-level training for Australians and New Zealanders.

www.macquarie.com.au

5.1 Australia

5.1.a) “General Sir John Monash Foundation” awards

This foundation grants awards to outstanding Australian students who have graduated from an Australian university and who wish to study on a postgraduate programme abroad.

E-mail: info@monashawards.org

www.monashawards.org

5.1.b) The Macquarie Bank Graduate Management Scholarship

The Macquarie Bank Graduate Management Foundation was created with the aim of helping to encourage a high level of training in management among Australians and New Zealanders.

The Macquarie Bank Graduate Management Scholarship, Macquarie Bank Limited

GPO Box 4294, Sydney NSW 1164

Contact: Gina Sennitt (secretary), Tel.: +02 8232 3333. Fax: +02 8232 4544

E-mail: recruit1@macquarie.com.au

www.macquarie.com.au

5.2 New Zealand

5.2.a) New Zealand Vice Chancellors' Committee

Different types of scholarships to undertake postgraduate studies are offered through this institution representing all New Zealand universities.

www.nzvcc.ac.nz

- SCHOLARSHIPS AND LOANS FROM OTHER ORGANIZATIONS:

6.a) International Education Finance Corporation (IEFC)

After observing that there were few funding options available for international students who wished to study abroad, the International Education Finance Corporation (IEFC) created the International Student Loan Program (ISLP) as a funding option with loans allowing students to carry out postgraduate studies in the United States or abroad. The ISLP is a loan based on the applicant's creditworthiness. Those applicants who are either citizens or permanent residents in the United States will be required to demonstrate their solvency, while all foreign applicants, irrespective of the amount requested or of any other circumstance, MUST have a guarantor who is either a citizen or a permanent resident in the United States. The GUARANTOR must have an established and satisfactory credit record, a job that provides them with sufficient income to be able to face all the debts that they have at that time, including the ISLP, a stable address and an employment record.

Maximum amount of the loan: 45,000 dollars.

The IEFC offers both applicants from the United States and foreigners the possibility of processing the ISLP loan application on line.

www.iefc.com

6.b) Ford Foundation

Offers scholarships for entrepreneurial people and institutions from anywhere in the world.

FORD FOUNDATION

320 East 43rd. Street

New York, N.Y. 10017

E-mail: office-communications@fordfound.org

www.fordfound.org

6.c) Rotary Foundation

The Rotary Foundation is a private international not-for-profit organization whose main mission is to promote intercultural co-operation and the alleviation of poverty. In the field of education, it offers scholarships annually to students who wish to obtain qualified training abroad.

The Rotary Foundation

1 Rotary Center, 1560 Sherman Avenue

Evanston IL 60201. USA

Tel.: (1-847) 866-3000. Fax: 708-328-8554

www.rotary.org

6.d) The Paras Educational Foundation

- Offers loans to all those students who wish to study abroad, irrespective of their nationality.
- The maximum amount of the loan will be calculated taking into account the sum of the following items:
enrolment + maintenance costs + accommodation + bibliographic material + laptop computer + medical insurance + other expenses.
- No collateral is required.
- The loan will be denominated and paid in US (or Canadian) dollars.
- The loan can be repaid over a maximum period of 20/25 years (with no penalty for early repayment).
- Annual interest rate: 5.5% variable (reference interest rate: US PLR).
- The loan begins to be repaid six months after graduation.
- Students must pre-register at www.isloan.org/reg2.htm. They will be provided with more details and conditions once they have pre-registered.
- Pre-registered students may moreover apply for the PARAS scholarship, worth 1,000 dollars.

Contact: Mr. J. Patel

The Paras Education Foundation

*Head Quarters: 4th Floor, Khetan Bhavan, J. T. Road, Near Eros Cinema, off Ritz Hotel, Churchgate,
Mumbai - 400 020. INDIA*

Tel.: (91-22)22832323/22838057/58.

Fax: 91-22 22820664.

Out of office hours: (091-22) 33649048 / 098210 34533.

US Number: 1-219-695-7622. (Routed through our Head Office in Mumbai, India.)

(Office hours: 11.00 am to 8.00 pm IST) US Toll Free Fax Number: 1-888-424-1025.

E-mail: info@isloan.org, paras31@hotmail.com

www.isloan.org