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1. Europe

1.1 Germany

1.1.a) Deutscher Akademischer Austauschdienst (DAAD)

The primary objective of the DAAD is to promote international relations between universities and other higher education institutions. Its educational offerings include a scholarship for German MBA students.

Deutscher Akademischer Austauschdienst (DAAD)
Kennedyallee 14, 53175 Bonn, or Postfach 200404, 53134 Bonn
Tel: +49 228 882 000. Fax: +49 228 882 444
email: postmaster@daad.de
www.daad.de

1.1.b) Die Studienstiftung des deutschen Volkes

Tel: 0228 82096-0. Fax: 0228 82096-103
email: info@studienstiftung.de
www.studienstiftung.de

1.1.c) Bundesgesetz über Individuelle Förderung der Ausbildung

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

1.1.d) CareerConcept (financial aid)

email: info@bildungsfonds.de
www.bildungsfonds.de

1.1.e) General database of institutions and organisations that offer scholarships and financial aid

www.funding-guide.de

1.2 Austria

1.2.a) Bundesministerium für Unterricht, Kunst und Kultur

Provides scholarships for graduate students. Conditions: the student must be an Austrian citizen or have resided in Austria for one year before applying for the scholarship. Application forms can be obtained by writing to the following address:

Miniritenplatz 5, 1014 Vienna
Tel: +43 (0)1 53 120-0
email: ministerium@bmukk.gv.at
www.bmukk.gv.at/

1.2.b) Wirtschaftskammer Österreich (Austrian Chamber of Commerce)

Mr. Ferdinand Prutscher
Wirtschaftskammer Österreich
Wiedner Hauptstrasse 63, A-1045 Vienna
Tel: +43 1 501 053 154
<http://portal.wko.at/wk/startseite.wk>

1.3 Belgium

1.3.a) Communauté française de Belgique

www.cfwb.be

1.3.b) Institute de la Formation en Cours de Carrière

email: ifc@cfwb.be
www.ifc.cfwb.be

1.4 Denmark

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

The FUHU scholarship guide offers information about scholarships and other financial aid.

Fiolstraede 44
1171 Copenhagen
Tel: +45 33 42 66 00. Fax: +45 33 42 66 16
email: fuhu@fuhu.dk
www.fuhu.dk

1.4.b) VSB FONDS

Tel: (030) 230 33 03
email: info@vsbfonds.nl
www.vsbfonds.nl/keurzen

1.4.c) Hedorfs Fond

email: fonden@hedorf.dk
<http://hedorf.dk/>

1.5 Finland

1.5.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
email: yleisinfo@skr.fi
www.skr.fi/apurahat

1.5.b) Jenny ja Antti Wihurin Rahasto

email: information@uwasa.fi
www.uwasa.fi

1.5.c) Kaute-Kaupallisten ja Teknillisten Tieteiden Tukisäätiö

Ratavartijankatu 2
00520 Helsinki
email: info@kaute.fi
www.kaute.fi/etusivu

1.5.d) Ålandsbanken (financial aid)

Tel: 0204 292 910
www.alandsbanken.fi

1.5.e) Suomen Lakimiesliitto Ry Tel: +358 9 8561 0300

email: palvelut@lakimiesliitto.fi

1.6 France

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

FONGECIF
Place Johann-Strauss Paris 10ème
Tel: (01) 44 10 58 58.
Fax: (01) 44 10 58 00
www.fongecif-idf.fr

1.6.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
Hotel 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

1.7 Greece

1.7.a) State Scholarships Foundation

117 42 Athens
Tel: +30 1 372 6300. Fax: +30 1 322 1863
Contact person: Ms. Maria Dellis
email: iky@hol.gr
www.iky.gr

1.7.b) Other websites of interest

email: contact@onassis.gr
www.onassis.gr

email: guidance@eoppep.gr
www.ekep.gr

1.8 The Netherlands

1.8.a) Procter & Gamble

Offers several annual scholarships.
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
<http://www.pg.com>

1.9 Iceland

1.9.a) lánasjóður íslenskra námsmanna (Icelandic Student Loan Fund)

Information about scholarships and financial aid for graduate-level courses abroad.

Hofaborg-Borgatuni 21

IS-101 Reykjavik, Iceland

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

<http://www.lin.is/lin.html>

1.10 Italy

1.10.a) Ministero degli Affari Esteri, Direzioni Generali degli Relazioni Culturali

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

Piazzale della Farnesina, 1

00135 Rome

Tel: 0039 - 06.36911

email: ministero.affariesteri@cert.esteri.it

www.esteri.it

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

Publishes a newsletter featuring information about scholarships.

Piazza Leonardo da Vinci, 32

Milan

Tel: 338 6887681

email: info@cusl.net

www.cusl.net

1.10.c) Fondazione Luigi Einaudi

Offers scholarships for graduate-level courses in Italy or abroad.

Fondazione Luigi Einaudi

Palazzo de Azeglio

Via Principe Amedeo, 34

10123 Turin

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

email: segreteria@fondazioneeinaudi.it

www.fondazioneeinaudi.it

1.10.d) Associazione Borsisti Marco Fanno

Mediocredito Centrale, Centro Regionale di Programmazione

Via Piemonte, 51

00187 Rome

Tel: +39 06 47911

email: relazioni.esterne@mcc.it

www.mcc.it/

1.10.e) Banca Commerciale Italiana

Piazza San Carlo, 156

10121 Turin

Tel: +39 011 555 1

email: info@intesianpaolo.com

www.bci.it

1.10.f) Centro Regionale di Programmazione, Regione Autonoma Della Sardegna (scholarships)

Provides scholarships to residents of Sardinia.

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

Via Mamelli, 88

09123 Cagliari, Sardinia

Tel: 070 606 4675. Fax: 070 606 4683

email: crp@regione.sardegna.it
<http://www.regione.sardegna.it/crp/>

1.10.g) Banca Sella: “Prestito d’Onore”

email: info@sella.it
<https://www.sella.it/ita/index.jsp>

1.11 Norway

1.11.a) Norges forskningsråd (Research Council of Norway)

The International Scholarship Section manages cultural exchanges within the framework of bilateral cultural agreements and funds other programmes abroad, including graduate-level courses.

The application must be submitted to the international section of Norges forskningsråd:

The Research Council of Norway
P.O. Box 2700 St. Hanshaugen
N-0131 Oslo, Norway
email: post@forskningsradet.no
www.forskningsradet.no

1.11.b) Statens lanekasse for utdanning

The Norwegian State Fund for education loans offers various types of funding for Norwegian students who wish to continue their education abroad. These scholarships cover tuition fees for up to 46,400 Norwegian kroner per year of study. Extraordinary scholarship covering up to a maximum of 49,000 Norwegian kroner per year are also available.

N-0901 Oslo
Tel: +47 (22) 726700. Fax: +47 (22) 642636
www.lanekassen.no

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

NGO whose main objective is to assist Norwegian students who are studying abroad.

N-0155 Oslo
Tel: +47 (22) 477600. Fax: +47 (22) 477601
email: ansa@ansa.no
www.ansa.no

1.11.d) Johan Helmich Janson og Marcia Jansons Legat

Maximum amount: 75,000 Norwegian kroner
No. of scholarships: 30 (approx.)
Application deadline: 15th March of each year
N-3512 Honefoss
Tel: +47 (32) 135465. Fax: +47 (32) 135626
email: post@jansonslegat.no
www.jansonslegat.no

Cicerone Forlag AS, a guide published by Market Information Services AS, provides extensive information about scholarships and financial aid for Norwegian students. Available at in bookstores in Norway.

1.12 Portugal

1.12.a) Fundação para a Ciência e a Tecnologia

Offers scholarships to master's students. For more information about obtaining a scholarship through the Praxis XXI programme:

JNICT

Av. D. Carlos I, 126
1249-074 Lisbon
www.fct.pt

1.13 United Kingdom

1.13.a) The Royal Academy of Engineering

Offers Sainsbury Management Fellowships, which enable British engineers to supplement their technical training with high-quality business training. Candidates must be British engineers between the ages of 26 and 34.

Tel: +44 020 7766 0600. Fax: +44 020 7930 1549

email: bowbrick@raeng.co.uk

www.raeng.org.uk

1.13.b) Leverhulme Trust, Research Awards Advisory Committee

Research awards for individuals who have lived in the United Kingdom for at least five years, hold a degree from a British university and are under age 30.

The Leverhulme Trust

1 Pemberton Row

London EC4A 3BG

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

1.13.c) Financial aid from the British government

http://www.studentfinance.direct.gov.uk/portal/page?_pageid=153.4680119&_dad=portal&_schema=PORTAL

1.13.d) The Grants Register

An international guide to graduate-level funding, published by Palgrave Macmillan.

Available in bookstores or on Amazon: www.amazon.co.uk

1.14 Russia

1.14.a) StranaRu

www.strana.ru

1.15 Sweden

1.15.a) Marcus Wallenberg Foundation

Offers scholarships that cover Swedish students' expenses.

www.wallenberg.org

1.15.b) Centrala studiestödsnämnden (National Board of Student Aid)

Public organisation responsible for channelling Swedish government financial funds to student aid in the form of both scholarships and personal loans for advanced studies such as graduate courses.

Tel: 0771-276 000

<http://www.csn.se/>

1.15.c) Svenska Institutet (Swedish Institute)

P.O. Box 7434. S-10391 Stockholm

Tel: 46 8 453 78 00

email: si@si.se

www.si.se

1.15.f) More sources of information

Kulturfunder i Sverige, by Kurt Lehsmann and Wilhelm Odelberg. Publisher: Norstedts Förlag. Available in major bookstores and libraries.

1.16 Switzerland

Interested students should contact the Cantonal Department of Education in their area of residence.

2. Latin America

2.a) Alban Programme (scholarships for Latin Americans to pursue high-level training in the European Union)

Offers scholarships for graduate-level courses as a means of promoting cooperation between the European Union and Latin America in higher education.

The participating countries are the European Union member states 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. Students must apply for a scholarship in December of the year before the course begins.

www.programalban.org

2.b) Fundación Carolina

The primary mission of the Fundación Carolina is to promote cultural ties and educational and scientific cooperation between Spain and Ibero-American countries. The foundation offers Ibero-American university graduates and professionals scholarships for graduate-level courses.

email: fundacioncarolina@fundacioncarolina.es

www.fundacioncarolina.com

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

The IDB offers scholarships covering tuition and living expenses to students from member countries (Argentina, Bahamas, Barbados, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, El Salvador, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, Dominican Republic, Suriname, Trinidad and Tobago, Uruguay and Venezuela) who wish to pursue a master's degree in any development-related field – business, for example – in another member country (e.g. Spain). The deadline for submission of applications is in mid-May.

IDB Scholarship Program

1300 New York Avenue, NW

Washington, DC 20577, USA

Tel: (1-202) 623-1000. Fax: (1-202) 623-3096

www.iadb.org

2.d) Agencia Española de Cooperación Internacional para el Desarrollo (AECID)

The AECID offers annual MAEC-AECID Scholarships for foreign citizens to pursue higher education in Spain. This programme is a key part of Spain's policy of cooperating with countries that receive official development aid.

Tel: +34 91 583 81 00/01/02

email: centro.informacion@aecid.es

<http://www.aecid.es/es/>

2.1 Argentina

2.1.a) Banco Bilbao Vizcaya Argentaria (BBVA)

Offers several scholarships.

For more information:

Banco Francés del Río de la Plata

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

www.bancofrances.com.ar/tlal/jsp/ar/esp/home/index.jsp

2.1.b) Ministerio de Educación de la Nación Argentina

Tel: (011) 4129 - 1000

www.me.gov.ar

2.1.c) Consejo Nacional de Ciencia y Tecnología

Tel: +54 11 59831420

www.conicet.gov.ar/

2.1.d) Secretaría de Ciencia, Tecnología e Innovación Productiva

Tel: (54 -11) 4891-8300

email: info@mincyt.gob.ar

www.mincyt.gob.ar/

2.2 Brazil

2.2.a) Conselho Nacional de Desenvolvimento Científico e Tecnológico

Conselho Nacional de Desenvolvimento Científico e Tecnológico (CNPq)

Tel: 0800 61 96 97

email: 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

email: bolsas@estudar.org.br

www.processoseletivoestudar.com.br/asp/divulgacao/hall.asp

2.3 Colombia

2.3.a) Fundación Colfuturo

Finances graduate studies abroad through a credit-scholarship programme for Colombian professionals who have been admitted unconditionally to a full-time, in-person course overseas and have at least one year of work experience. The Colfuturo scholarships cover US\$25,000 for one year or US\$50,000 for two years. For graduate-level business courses, Colfuturo scholarships cover 25% of total costs.

Carrera 15 # 37-15

Santafé de Bogotá

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

www.colfuturo.org

2.3.b) Instituto Colombiano de Crédito Educativo y Estudios Técnicos en el Exterior (ICETEX)

ICETEX is a state institution that provides various lines of credit to Colombian students who wish to take graduate-level courses abroad.

ICETEX credits to fully or partially cover the cost of academic programmes must be repaid.

Tel: 01900 3313777

www.icetex.gov.co

2.4 Chile

2.4.a) Corporación de Fomento de la Producción (CORFO)

CORFO is a government agency whose main mission is to promote productive development in Chile. One of its primary activities is providing credits for higher education. Through commercial banks but with its own funds, CORFO offers credits with long-term repayment schemes to finance graduate studies abroad. Beneficiaries must be Chilean citizens or permanent residents in Chile.

Moneda, 921, piso 4, oficina 405

Santiago de Chile

Tel: 600 631 8222

email: info@corfo.cl

www.corfo.cl

2.4.b) Programa Especial de Becas Presidente de la República para Estudios de Posgrado en el Extranjero

This scholarship programme targets professionals who hold a university degree from a Chilean academic institution and wish to pursue a foreign graduate degree in any field, including business. Scholarships are awarded without regard to gender, age, place of residence and marital status.

www.becapres.gov.cl/

2.5 Mexico

2.5.a) Fundación Mexicana para la Educación, la Tecnología y la Ciencia (FUNED)

FUNED offers Mexican students loans under better-than-market conditions to finance full-time graduate studies.

<http://funedmx.org/>

2.5.b) Consejo Nacional de Ciencia y Tecnología (CONACYT)

CONACYT offers scholarships to Mexican students to take graduate-level courses at prestigious foreign schools.

Applications must be submitted in person or via proxy at the headquarters or a regional office of CONACYT.

email: becascst@conacyt.mx

www.conacyt.mx

2.5.c) Fondo para el Desarrollo de Recursos Humanos (FIDERH)

Through the Bank of Mexico, the Mexican government offers low-interest loans to Mexican students under age 30 for postgraduate studies abroad.

Contact person: Gabriela Guadarrama Conrado

email: gguadarrama@banxico.org.mx

www.fiderh.org.mx

2.5.d) Fundación Beca

Provides scholarships for master's students studying at universities with which the foundation has an agreement. The scholarships on offer cover up to 100% of tuition, round-trip airfare and health insurance.

email: informes@fundacionbeca.net

<http://www.fundacionbeca.net/>

2.6 Panama

2.6.a) Instituto para la Formación y el Aprovechamiento de Recursos Humanos (IFARHU) and Ministerio de Planificación Nacional y Política Económica

The main objective of these entities is to administer scholarships sponsored by the state and by private institutions.

Various types of scholarships are on offer for graduate studies abroad. Requirements vary from one programme to the next. Loans under better-than-market conditions are also available to finance higher education.

www.ifarhu.gob.pa

www.mef.gob.pa/Portal/index.html

2.6.b) Asociación Panamericana de Crédito Educativo (APICE)

APEX is a private international organisation comprising various sorts of public and private institutions. Its purpose is to promote and coordinate academic programmes, student loans, scholarships and financial aid for students from throughout the Americas.

email: apice@apice.org.co

www.apice.org.co

2.7 Peru

2.7.a) Instituto Peruano de Fomento Educativo (IPFE)

Offers loans under better-than-market conditions to students of limited financial means who wish to pursue higher education abroad.

Coronel Zagarra 758-Jesús María, Lima 11

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

email: ipfe@ipfe.org.pe

www.ipfe.org.pe

2.7.b) Banco de Crédito (BCP)

Offers personal loans for graduate studies abroad.

www.viabcp.com

2.7.c) Instituto Nacional de Becas y Crédito Educativo (INABEC)

Offers loans of up to €5,000 to students who wish to pursue a master's degree.

2.7.d) Banco Sudamericano

www.sudamericano.fin.ec/WBSOfic.aspx

2.7.e) Banco de Comercio

www.bancomercio.com

2.8 Venezuela

2.8.a) Fundación Gran Mariscal Ayacucho

This public foundation provides scholarships for graduate-level studies abroad. Recipients are professionals and students who are Venezuelan citizens or have lived in Venezuela for more than five years.

Calle 3-b, Edificio Fundayacucho

La Urbina, Caracas 1073. Venezuela

Tel: +58 2 241 4721 / 42 6073. Fax: +58 2 242 5649

email: ciaf@fgma.gov.ve

www.fgma.gov.ve

2.9 Honduras

2.9.a) Instituto de Crédito Educativo
www.educredito.hn/

2.10 Dominican Republic

2.10.a) Fundación de Crédito Educativo (FUNDAPEC)

Av. Bolívar Esq. Socorro Sánchez, Gazcue,
Apartado Postal 1451, Santo Domingo, Dominican Republic
Tel: 809-689-4171
email: vsainthilaire@fundapec.edu.do
<http://www.fundapec.edu.do/>

2.10 b) Ministerio de Educación Superior Ciencia y Tecnología

<http://seescyt.gov.do/default.aspx>

3. North America

3.1 Canada

3.1.a) Canada Student Loans

The Canadian federal government provides Canada Student Loans. The provincial governments determine candidates' eligibility, the type of assistance they will receive and the amount to be loaned. Interested students should contact the provincial student-aid office in their area. A full list can be obtained by writing to:

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

3.1.b) Ontario Graduate Scholarship Programme

www.osap.gov.on.ca

3.1.c) Quebec Student Financial Aid Programme

1035, Rue de la Chevrotière
Québec G1R 5A5, Québec, Canada
<http://www.afe.gouv.qc.ca>

3.1.d) Alberta Student Finance

email: scholarships@gov.ab.ca
<http://alis.alberta.ca/index.html>

3.1.e) Manitoba Student Aid

http://www.gov.mb.ca/educate/sfa/pages/sfaFrontDoor_en.html

3.2 United States

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

Offers scholarships for graduate-level studies to both recent graduates and graduating seniors in university degree programmes.

www.us.fulbrightonline.org

3.2.b) Sallie Mae

With the support of the Graduate Management Admission Council, Sallie Mae finances the MBA Loans programme, which provides funds to cover tuition and living expenses.

www.salliemae.com/student-loans/

3.2.c) Global Studies Foundation

The Global Studies Foundation is a non-profit organisation that promotes international awareness and education.

email: info@globalstudiesfoundation.org

www.globalstudiesfoundation.org

3.2.d) Benjamin A. Gilman International Scholarship

The Benjamin A. Gilman International Scholarship Program offers grants for U.S. citizen undergraduate students of limited financial means to pursue academic studies abroad. Such international study is intended to better prepare U.S. students to assume significant roles in an increasingly global economy and interdependent world.

Tel: 832.369.3496

email: gilman_scholars@iie.org

<http://www.iie.org/en/Programs/Gilman-Scholarship-Program>

4. Asia

4.1 China

4.1.a) Dah Sing Bank

Provides student loans.

email: ops@dahsing.com.hk

www.dahsing.com.hk

4.2 India

4.2.a) Credila Education Loans

email: loan@credila.com

<http://www.credila.com/>

4.2.b) Financial aid

email: info@egurucool.com

www.egurucool.com

email: uk@infozee.com

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

4.3 Japan

4.3.a) Japan Student Services Organisation

This independent institution offers various types of scholarships for Japanese students who wish to study abroad.

www.jasso.go.jp

4.4 South Korea

4.4.a) ASEM-DUO Fellowship Programme

The ASEM-DUO exchange programme was created to foster cooperation, awareness and understanding between Asia and Europe.

Tel: +822-720-6712

email: admin2@asemduo.org

www.asemduo.org

4.5 Singapore

4.5.a) Tan Kah Kee Foundation

The foundation provides scholarships to Singaporean citizens for graduate-level studies (full-time master's or PhD courses).

Tan Kah Kee Foundation Postgraduate Scholarship

Level 1

43 Bukit Pasoh Road

Singapore 089856

Tel: 6222 6620

email: tkkf@tkkfoundation.org.sg

<http://www.tkkfoundation.org.sg/>

5. Oceania

5.a) Macquarie Bank Graduate Management Foundation

Offers the annual Macquarie Graduate Management Scholarship, aimed at promoting high-level training for Australians and New Zealanders.

The Macquarie Bank Graduate Management Scholarship, Macquarie Bank Limited

GPO Box 4294, Sydney NSW 1164

Contact person: Gina Sennitt, Secretariat

Tel: +02 8232 3333. Fax: +02 8232 4544

email: recruit1@macquarie.com.au

www.macquarie.com.au

5.1 Australia

5.1.a) General Sir John Monash Foundation Awards

Gives awards to outstanding Australian students who have graduated from an Australian university and wish to pursue a graduate degree abroad.

email: peter.binks@monashawards.org

www.monashawards.org

5.2 New Zealand

5.2.a) New Zealand Vice Chancellors' Committee

This institution, representing all New Zealand universities, offers various types of scholarships for graduate-level studies.

www.nzvcc.ac.nz

6. Scholarships and loans from other organisation:

6.a) International Education Finance Corporation (IEFC)

Having found that there were few funding options available to international students wishing to study abroad, the International Education Finance Corporation (IEFC) created the International Student Loan Program (ISLP) to provide loans that enable international students to study at the graduate level in the United States or abroad. ISLP loans are granted on the basis of the applicant's creditworthiness. Applicants who are either U.S. citizens or permanent residents in the United States are required to demonstrate their solvency. Foreign applicants, regardless of the amount requested or any other circumstance, must have a guarantor who is either a U.S. citizen or permanent resident. The guarantor must have a satisfactory, consolidated credit history, a job that provides adequate income to meet all current debts (including the ISLP loan), and a stable place of residence and work history.

Maximum loan amount: US\$45,000

Both U.S. and foreign applicants may fill out an ISLP loan application online.

www.iefc.com

6.b) Ford Foundation

Offers scholarships to enterprising individuals and institutions anywhere in the world.

Ford Foundation

320 East 43rd Street

New York NY 10017

Tel: +1 212 573 5000

www.fordfound.org

6.c) The Rotary Foundation

The Rotary Foundation is an international private non-profit foundation whose mission is to promote intercultural cooperation and alleviate poverty. The foundation offers annual educational scholarships to students who wish to study abroad.

The Rotary Foundation

1 Rotary Center, 1560 Sherman Avenue

Evanston IL 60201. USA

Tel: 866-976-8279

www.rotary.org

6.d) Paras Education Foundation

- Offers loans to students who wish to study abroad, regardless of their nationality.
- The maximum loan amount is calculated on the basis of the following: tuition + cost of living + accommodation + books + laptop computer + health insurance + other costs
- Guarantor not required.
- The loan will be extended and repaid in U.S. or Canadian dollars.
- The maximum repayment period is 20-25 years (without early repayment penalty).
- Annual interest rate: 5.5% variable (reference rate: U.S. prime rate).
- Loan repayment begins six months after graduation.
- Students must pre-register at <http://www.isloan.org/reg2.htm>. Further details and conditions will be provided after pre-registration.
- Pre-registered students may also apply for a \$1,000 Paras scholarship.

Contact person: Mr. J. Patel

The Paras Education Foundation

Headquarters: 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.

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

U.S. number: 1-219-695-7622. (Routed through our head office in Mumbai, India.)

Opening hours: 11.00 am to 8.00 pm IST. U.S. toll free fax number: 1-888-424-1025.

email: info@isloan.org

www.isloan.org