



INTERNATIONAL ASSOCIATION FOR
COLLEGE ADMISSION COUNSELING

WEBINAR WEDNESDAY

TITLE: Counseling Cash-Conscious Kids:
Exploring Options in the US and Canada

DATE: October 9, 2019

TIME: 7 pm Eastern Time



7:00 PM Panelists

Name Daniel Marschner, Ph. D.
Institution Loyola Marymount University
Title Director of International Admission
Location Los Angeles, CA, USA



Name Sara Riggs-Straughn
Institution Georgia Institute of Technology
Title Assistant Director - International Recruitment
Location Atlanta, GA, USA

Name Susan Praseuth
Institution Simon Fraser University
Title Associate Director, Student Recruitment
Location Vancouver, BC, Canada



Name Kaylee Moore
Institution St. Thomas University
Title International Admissions Counsellor
Location Fredericton, NB, Canada

Name Robyn Stewart
Institution Bright Horizons
Title Senior Manager and College Coach
Location MA, USA



Name Mark Salisbury, Ph. D.
Institution Tuition Fit
Title Co-Founder and CEO
Location Davenport, Iowa, USA

Poll Question #1

From where are you watching this webinar today?

1. Asia
2. Americas
3. Europe
4. Africa
5. Oceania

Poll Question #2

How many years have you been working in the field of college admissions?

1. 0-2 years
2. 2-4 years
3. 4-6 years
4. 6-8 years
5. 8-10 years or more

Financial Aid in the US

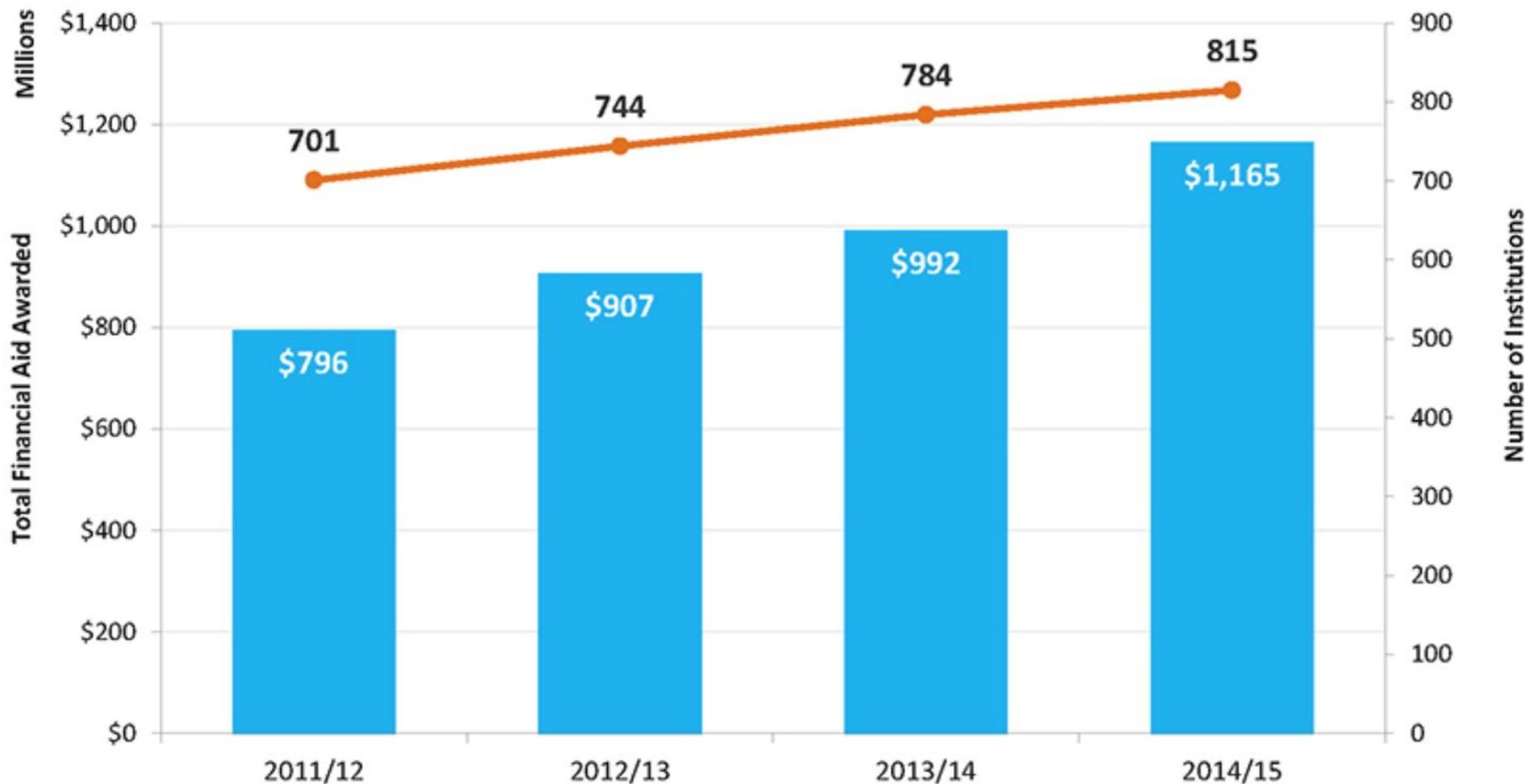
Daniel Marschner, Ph. D.

Loyola Marymount University



Number of U.S. Institutions Awarding Financial Aid & Amount of Financial Aid to International Undergraduate Students, 2011/12-2014/15

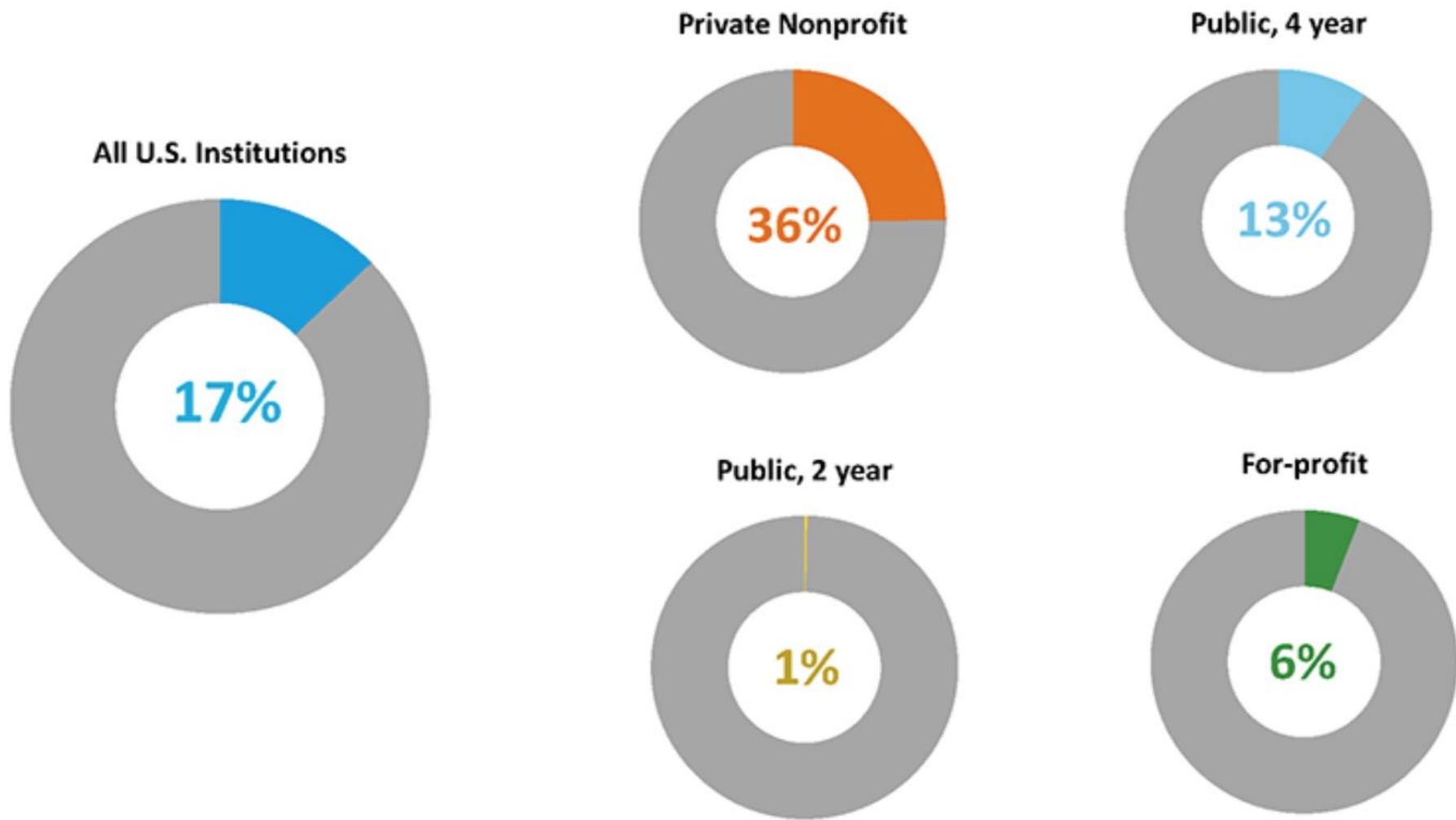
■ Total Financial Aid Awarded to International Students (in millions) ● Number of U.S. Institutions Awarding Financial Aid



NOTE: International students is defined as non-resident aliens. Data excludes institutions that did not respond to questions in the Annual Survey of Colleges.

SOURCE: Internal analysis of College Board Annual Survey of Colleges, 2011/12-2015/16.

Share of Total International Degree-seeking Undergraduate Students who Received Need or Non-need Based Institutional Financial Aid, 2014/15



NOTE: International students is defined as non-resident aliens. Data excludes institutions that did not respond to questions in the Annual Survey of Colleges.

SOURCE: Internal analysis of College Board Annual Survey of Colleges, 2014/15 – 2015/16.

US Financial Aid Availability

Financial Aid for Nonresident Alien Undergraduates (August, 2019)

© Compiled by Jennie Kent and Jeff Levy

Institution	Total Cost of Attendance	Full-Time Undergrads	Full-Time Nonresident Aliens	Percentage of Nonresident Aliens to All Undergrads	Policy: Need-based	Policy: Merit	Policy: No aid	Percentage of Nonresident Aliens Receiving Aid ¹	Average Aid Award	Source
Loyola Marymount U.	\$71,581	6,119	674	11%		x		31%	\$7,564	CDS 2018-2019
Loyola U. Chicago	\$63,573	11,092	556	5%		x		78%	\$17,678	CDS 2018-2019
Loyola U. Maryland	\$68,990	3,886	28	1%			x	0%		CDS 2018-2019
Loyola U. New Orleans	\$55,416	2,638	67	3%		x		57%	\$19,140	CDS 2018-2019
Luther C.	\$57,885	1,961	176	9%	x	x		99%	\$35,874	CDS 2018-2019
Lycoming C.		1,132	65	6%	x			98%	\$24,047	CDS 2018-2019
Lynn U.	\$57,743	2,048	384	19%		x		58%	\$23,959	CDS 2018-2019

Source: <http://personalcollegeadmissions.com>

PRIMARY SOURCE OF FUNDING FOR INTERNATIONAL STUDENTS IN THE U.S.

international
funding sources

65%

U.S. funding
sources

35%

other
sources

<1%

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Source: <https://www.iie.org/Research-and-Insights/Open-Doors/Fact-Sheets-and-Infographics/Infographics/International-Student-Data>



Financial Aid Opportunities after Enrollment in US

Sara Riggs-Straughn

Georgia Institute of Technology



Creative Ways to Pay: Supplementing Cost of Attendance

Payment Options and Loans

Outside Scholarships

Departmental Awards

*Emergency Funds

Pathway Programs

Creative Ways to Pay: Supplementing Cost of Attendance

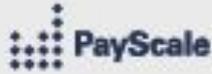
Internship

Study
Abroad

Co-Op

On
Campus
Job

Research



WHICH COLLEGES HAVE THE HIGHEST
RETURN ON TUITION INVESTMENT?

USE PAYSACLE'S COLLEGE
ROI REPORT TO FIND OUT.



#COLLEGEROI

<https://www.payscale.com/college-roi>

Outcomes and Return on Investment



Financial Aid in Canada

Susan Praseuth

Simon Fraser University

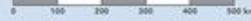


Universities and Colleges of Canada Les universités et les collèges du Canada



EduCanada®
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Un monde de possibilités

KEY	CLÉS
Universities and Colleges	Universités et collèges
Public Institutions	Institutions publiques
Private Institutions	Institutions privées
French language institutions	Institutions de langue française
Religiously affiliated	Institutions affiliées religieusement
Aboriginal	Institutions autochtones
Provincial or territorial capital	Capitales provinciales ou territoriales
Abbreviations	Abréviations
College	Collège
Univ.	Univ.
Institut	Institut
Univ.	Univ.



Vancouver Area Région Vancouver

Simon Fraser University
University of British Columbia
British Columbia Institute of Technology
Capilano University
Langara College
Vancouver Community College
Vancouver Island University

Toronto Area Région Toronto

University of Toronto
York University
McMaster University
University of Waterloo
Ontario Tech University
Seneca College
George Brown College
Humber College
Yorkville College
University of Applied Arts and Technology

Montreal Area Région Montréal

Université de Montréal
Université Concordia
Université de Sherbrooke
Université de Saint-Jacques
Université de Saguenay
Université de la Gaspésie
Université de la Côte-Nord
Université de la Nouvelle-Bretagne
Université de la Gaspésie

➔ EduCanada.ca



CANADIAN UNIVERSITIES SURVEYED

UNIVERSITY	LOCATION
Simon Fraser University	West Coast
University of British Columbia	West Coast
University of Alberta	West - Alberta
University of Manitoba	East - Manitoba
University of Waterloo	East - Ontario
University of Toronto	East - Ontario
Bishop's University	East - Quebec
Concordia University	East - Quebec
McGill University	East - Quebec
St. Thomas University	East Coast

Surveyed conducted October 2019, applicable for the 2020/2021 academic year

ADMISSION REQUIREMENTS



ACADEMIC PERFORMANCE

THE MOST IMPORTANT FACTOR, ESPECIALLY RECENT RESULTS



SUPPLEMENTARY INFO MAY BE REQUIRED

(IE. PERSONAL PROFILE, VIDEO INTERVIEW, PORTFOLIO)



RECOMMENDATION LETTERS, ESSAYS

TYPICALLY NOT REQUIRED

COST FOR ONE YEAR

CANADIAN UNIVERSITY AVERAGE* – 2020



$$\begin{array}{rcccl} \$ 20,000 & \text{USD} & + & \$ 16,000 & \text{USD} & = & \$ 36,000 \\ \text{TUITION*} & & & \text{COST OF LIVING**} & & & \text{USD TOTAL} \end{array}$$

2020/2021 Bachelor of Arts degree for an international student:

	CAD \$15,000 – 20,000 USD \$11,250 – \$15,000	CAD \$20,000 – 30,000 USD \$15,000 – \$22,500	CAD \$30,000 – 40,000 USD \$22,500 – \$30,000
Canadian universities surveyed:	40 %	30 %	30 %

*TUITION VARIES SIGNIFICANTLY BY UNIVERSITY AND PROGRAM

** COST OF LIVING VARIES SIGNIFICANTLY BY CITY AND PROVINCE

AWARDS & SCHOLARSHIPS



MERIT-BASED AWARDS

GENERALLY AVAILABLE



NEED-BASED AWARDS

VARIABLES BY INSTITUTION



ATHLETIC AWARDS

GENERALLY AVAILABLE

*MOST CANADIAN UNIVERSITIES ACCEPT FAFSA STUDENT LOANS – BUT NOT PELL GRANTS
CANADIAN STUDENTS CAN APPLY FOR STUDENT LOANS FROM THEIR HOME PROVINCE*

Is there an application required for international student merit based awards?

	YES	NO – automatic consideration	Some Yes Some No
Canadian Universities Surveyed:	20 % \$2,500CDN to full int'l tuition	40 % \$1,000 to \$20,000CDN	40 % \$3,000CDN to full int'l tuition

Does your institution offer need-based awards to international students?

	YES	NO	ONLY AFTER ENROLMENT
Canadian Universities Surveyed:	40 % \$1,000CDN to full need for 4 years	50 %	10 % Varies depending on need

Does your institution offer athletics awards?

	Most Canadian Universities	SFU
Canadian Universities Surveyed:	<ul style="list-style-type: none"> Limited scholarships Offered at the discretion of the coach USport Regulations: Maximum dollar amount cannot exceed cost of domestic tuition and fees 	<ul style="list-style-type: none"> NCAA Division II Partial to full scholarships available for both domestic and international athletes

Financial-Aid Opportunities after Enrolment in Canada

Kaylee Moore

St. Thomas University

FINANCIAL-AID OPPORTUNITIES AFTER ENROLMENT

- Work on- and off-campus
 - 20 hours/week while courses are in session
 - 40 hours/week during scheduled breaks
- Co-op and internships (work permit required)
- In-program scholarships, awards, prizes
- Emergency non-academic bursaries

Source: www.cic.gc.ca

RESPONSIBILITIES ONCE IN CANADA

- FAFSA completion
- Budget calculator or worksheets
- Financial-Aid Advisors, International Offices
- Employment Services
- Career Counseling
- Info Sessions - career, immigration

OPPORTUNITIES FOR GRADUATES TO STAY AND WORK IN CANADA

- Post-Graduate Work Permit (PGWP)
- Study and Stay™
- Pathways to immigration
 - Express Entry
 - Provincial Nominee Program (PNP)
 - Atlantic Pilot Program
 - Rural and Northern Immigration Pilot

Need-based Financial Aid

Robyn Stewart

Bright Horizons College Coach



Poll Question #3

Can international students receive need-based financial aid?

1. No
2. Yes
3. It depends

Determining Eligibility

- Is Need-based Aid Offered?
- Run Net Price Calculator (or not)
- Financial Literacy Tools
 - COA/COL Calculator
- Potential Loan Resources

College Finance Terms

- Institutional Methodology
- Full Demonstrated Need
- Need-blind / Need-aware
- Eligible Non-Citizen

The Forms

- CSS Profile
- International Student Financial Aid Application
- FAFSA (US Citizens and Permanent Residents)

Consider “**appealable**” circumstances

Choosing best (financial) fit

Mark Salisbury, Ph. D.

Tuition Fit

As a necessary prologue . . .

What do I mean by “fit”?

Intellectual - Can you be challenged?

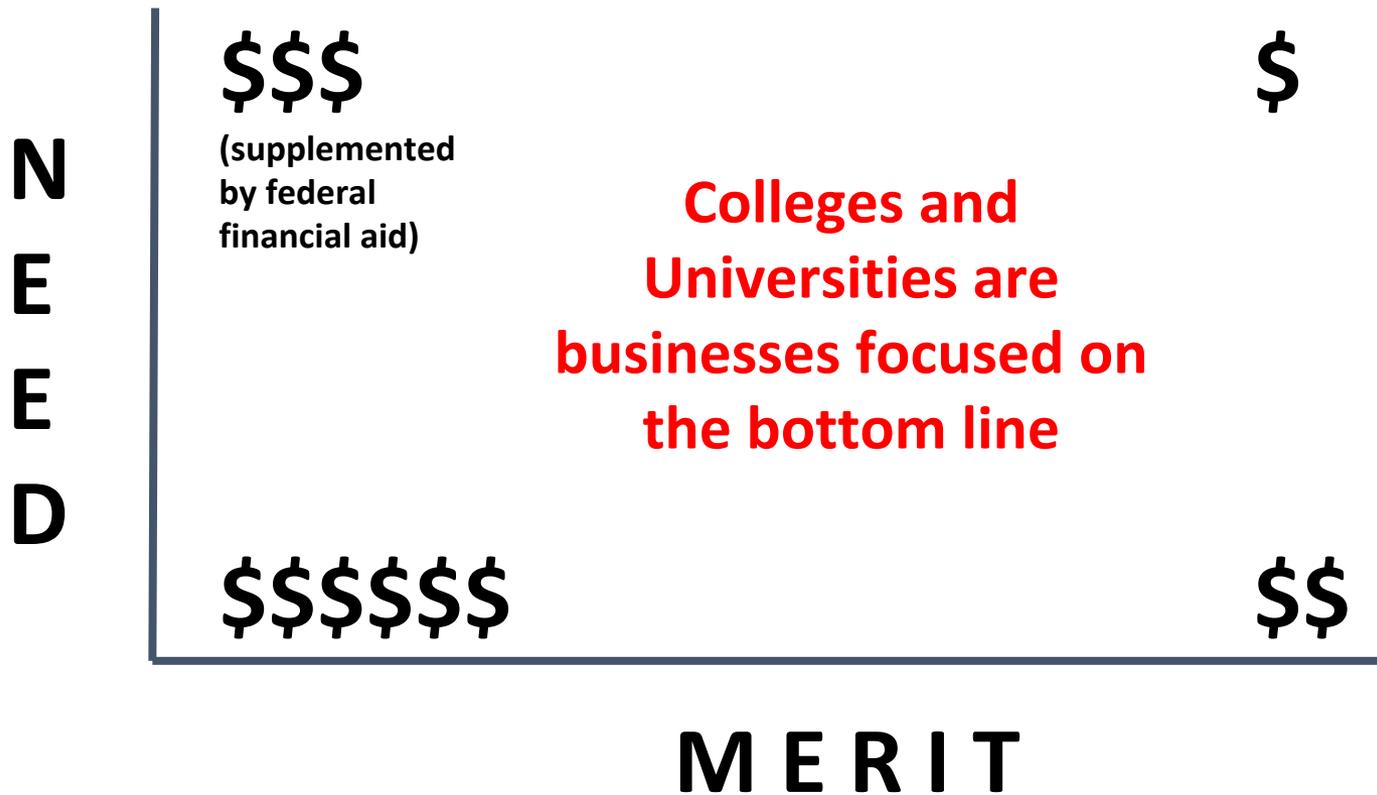
Social - Can you be supported?

Financial - Can cost limit post-grad options?

Vocational - Can you find direction & purpose?

How do colleges construct aid packages?

Price is dictated by academic merit and financial need



Understand the Link between Prestige & Price

- ❖ As ranking goes down, merit aid goes up
 - **Highly selective schools get many strong students**
 - **Less selective schools want more strong students**
- ❖ *Larger financial aid packages will come from institutions that are willing to pay to attract high ability students*

How to find the biggest bang for your buck?

Start with lower ranked schools (e.g. 75-125 in US News)

- ❖ Check the school's website for:
 - **Strategic plan that aims to increase international student enrollment**
 - **Financial aid awards specifically for international students**
 - **Student support services focused on international student needs**

Resources, Links and More

- <http://personalcollegeadmissions.com>
- Open Doors Report 2018
- <https://international.collegeboard.org/financial-aid-international-students>
- www.blog.getintocollege.com
- Getting In: A College Coach Conversation (podcast):
<https://www.voiceamerica.com/show/2430/getting-in-a-college-coach-conversation>
- <https://bigfuture.collegeboard.org/pay-for-college/tools-calculators> (EFC Calculator)
- <https://www.mpowerfinancing.com/> (private lender)
- <https://prodigyfinance.com/> (private lender - law/business)
- <https://www.stilt.com/> (private lender)
- <https://cssprofile.collegeboard.org/international-applicants> (tutorial on how to complete the CSS PROFILE)
- <https://studentaid.ed.gov/sa/fafsa> (FAFSA and eligible foreign universities/colleges)
- <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/work/work-off-campus.html>

Thank you and Questions!

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