

## **Before Applying, Consider the Financial Implications**

Unless you are extraordinarily wealthy, money will be an issue. Before even applying, you should be aware of the following:

1. **Cost of Applications:** You will need at least \$500 to \$600 (Rs.25,000 to 30,000) to pay for SAT, TOEFL, college application fees, etc.
2. **Cost per year:** It will cost you between \$18000 to \$40000 per year (Rs.9lakhs to Rs.20lakhs) for room, board and tuition, assuming that you do not get a scholarship or do not work on campus. This is why staying with relatives, on campus employment and scholarships count for a great deal.
3. **Scholarships:** Some universities will provide international student scholarships while others won't. Usually private universities allot some funds to finance foreign undergraduates. But these funds are usually competitive to obtain. More on scholarships later in the document.
4. **Cutting costs:** Staying with relatives in the US will cut down your costs by 20 to 25 percent.

## **What It Takes to Study in the United States**

Here are the ten stages that we will look into in this document:

1. Timeline: when should you start planning?
2. Research
3. SAT and TOEFL
4. Contact colleges
5. The Application
6. Application Documents
7. Submitting your applications
8. Evaluating offers
9. Getting the visa
10. Packing and Moving

## **Timeline: when you should start planning**

The ideal time to start would be 2 years before the date you plan to set foot on American soil. Let's say you want to start college in **fall (September) 2008<sup>1</sup>**:

- This means that you will have to **apply by December 2007-January 2008 (the deadline)**. Which means that your SAT and TOEFL scores must be ready by October 2007 at the latest. If possible, **try and complete SAT and TOEFL by June or July 2007**. This is because later in the year you will be busy with your 12<sup>th</sup> standard exams.

- You should **begin your research by September 2006** or at the latest December 2006 (i.e. 21 to 24 months before you arrive there). Some companies help people get into college overseas. If you decide to get the help of counselors from such companies, be sure to check out the following things about him/ her:

1. Does he or she have a website or email address?
2. Has he or she studied abroad?
3. What services can he or she offer?
4. Ideally go by word of mouth. Ask students who are doing their undergraduate studies in the U.S. to recommend a good counselor. Unlike newspaper advertisements written by slick "consultants", other students are likely to give you a more honest answer on good counselors.

Do not fall for lines such as guaranteed admission. If your counselor does offer you guaranteed admission or lower tuition/ fees at certain institutions, make sure to research those universities on your own.

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<sup>1</sup> (Remember that it is better to apply for the fall semester as more scholarships are given at this time than during the spring semester.)