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Funding Options Beyond Scholarships

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Lost out on the limited number of scholarships to finance your education in the US or in India? Itâ€™s not the end of the road. Thereâ€™s quite an array of options that you could tap into to make your foreign education and study abroad dream into reality. Here are a few of them: Your university can prove to be the best source of scholarships in india or abroad. Check if your university is offering research assistantships (RAs) or teaching assistantships (TAs).

As a TA, youâ€™ll be attached to a professor and have to help him/ her out in classes, tests, and grading. You will also be expected to help students with their academic problems. RAs, on the other hand, work on research projects. The support is per credits. The assistantship a student gets may fund 20 credits out of a total of 30, or it may fund all 30.

He may even be left with some pocket money once his tuition fee is taken care of. If your university has teaching assistantships, you need to go through the Speaking Proficiency English Assessment Kit (SPEAK) â€" an oral test developed by the Educational Testing Service (ETS), Princeton, publishers of TOEFL. The test assesses the proficiency of non-native speakers in spoken English. Register for it in April.

Another way to reduce your financial burden or scholarship in India is to take the Advanced Placement (AP) tests, which add to your college credits before hand. Credits for qualifying AP exam grades can in turn earn you academic scholarships and awards.

If you are a doctoral student, your professors could help you raise funds. Students opting for PhDs can get scholarships with the help of their guides who in turn tap into research funds. Various medical students completed their Ph. D. in Physics through this scholarship procedure.

You could also get the option of education loans or academic loans. Student loans have different option for study in India and study abroad with different window periods for repayment. Different banks have different study loan scheme. A US citizen needs to vouch for you before the education loan amount is sanctioned.

You can choose from a number of options such as SBI Study Loan, ICICI Bank Education loan, Punjab National Bank Education Loan, Bank of Baroda Education Loan, IDBI Education Loan or HDFC Study Loan who offer various study loan scheme for scholarship in india as well as scholarship for abroad.

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