Who We Are
The Organization of American States (OAS), through the Rowe Fund program, provides financial aid in the form of interest-free loans to international students from Latin American and Caribbean countries enrolled in universities in the United States.

Our Vision
Promote intellectual and cultural exchange as well as friendship and understanding between the US and people of the Americas.

Supplementary financial aid
The Rowe Fund grants interest-free loans of up to USD 15,000 to help cover a portion of students’ tuition and/or living expenses. Given the revolving nature of the program, beneficiaries commit to repay the loan in full and return to their home country within a year of completion of their studies.

International Exchange
Candidates must be enrolled in graduate studies, exchange programs, professional training, or the last two years of undergraduate studies at an accredited university in the United States. The programs should have a minimum duration of one semester (longer than four months) and should not exceed two years.

Repayment
Loan repayment consists of fifty equal monthly payments. The first installment is due three months after the expected completion date of the studies for which the loan is approved, as specified in the loan agreement.

Administration
The Permanent Council of the Organization of American States is responsible for the administration of the Fund through a Committee composed of four members of the Permanent Council and the Secretary General of the GS/OAS.

Application
There is no deadline to apply to the Rowe Fund. A candidate may apply at any time during the year once they have been accepted into a university in the United States. Eligible candidates may download the application forms online (www.oas.org/en/rowefund).

“I was glad I came across the OAS Rowe financial aid, especially since the loans are interest-free. As a foreign student there aren’t many scholarships available to me and I was on the verge of dropping out of school”

A professional working in Public Health and former Rowe Fund beneficiary from Jamaica
Loan Features

✔ Financial aid in the form of interest-free loans
✔ Up to USD 15,000 of supplementary financial aid over the course of studies for which the loan is granted
✔ Deferred repayment while in school
✔ 3 months grace period after completion of studies
✔ Fifty equal monthly installments
✔ Simple online application process
✔ No deadlines to apply
✔ Financial aid offered to citizens of OAS member states
✔ Funding is sent directly to the student

“Studying in the United States gave me a global focus”
Program officer at CARICOM and former Rowe Fund beneficiary from Trinidad and Tobago

Organization of American States
Leo S. Rowe Pan American Fund

1889 F Street NW Washington, DC 20006
Tel. (202) 370-9760   Fax (202) 458-3167
www.oas.org/en/rowefund   E-mail: rowefund@oas.org
Facebook: www.facebook.com/rowefund
As an international student, financing your higher education in the United States can be challenging but not impossible. In the end, you will have to decide whether the many benefits that an international education experience provides outweigh the costs. Here you will find tips to help you finance your U.S. studies.

Planning
It is essential that international students develop sound financial habits, such as establishing realistic budgets that take into account educational costs and living expenses. Living expenses include the cost of housing, transportation, food, clothing, books and other personal items. These expenses can vary greatly in the United States, depending on the region of the country where the student chooses to study. The U.S. government, the university's financial aid office, EducationUSA advisors located in cities around the world, and public libraries are useful sources for obtaining information on living expenses.

Reducing Costs
In addition to creating a realistic budget, there are several ways to reduce the costs of a U.S. education. One primary way is to choose universities and programs that are more cost effective, such as attending a university in a less expensive region of the U.S. Also, by participating in an exchange program through reciprocal exchange agreements, international students do not pay tuition at the host U.S. university and while in the exchange program, they may continue to search for opportunities to transfer on a full time basis.

Another alternative is to attend a university that offers an accelerated program which allows transfer credits or advanced standing for studies completed in one's home country. Other types of accelerated programs allow students to take courses at less expensive community colleges during the summer or take an additional number of courses beyond what is required throughout the semester.

Students should also try to find additional ways to curtail living expenses such as reducing housing costs by becoming a resident assistant in a dormitory or living off campus with a relative or friend. Many universities have international or language themed dormitories which seek to employ international students as residential assistants.

In addition to using personal funds, students should research what financial aid and employment options are available. Making informed decisions about financial aid can save students thousands of dollars in the future.
Financing your US studies
Finding resourceful ways to locate scholarships and free aid requires wading through directories and guidebooks. While this type of aid tends to be highly competitive, it can earn you free tuition and more. Possible resources for free aid include government, corporate, and institutional sources in one’s home country and in the United States, including but not limited to generous private sponsors, private foundations, charitable organizations, and family foundations. Since students are not required to pay back this money, they should apply for as many scholarships and fellowships for which they are eligible.

Part-time employment is another option to help finance higher education. International students may work part-time on and off campus. In addition, some employers may be willing to fund their employee’s studies. Loans should be considered a supplementary form of financial aid and students should never borrow more than absolutely necessary and avoid commercial loans as much as possible. While the Organization of American States offers interest-free student loans through the Rowe Fund program, there are several other student loan programs that allow students to borrow money and help fund their studies abroad.

“I was able to interact and exchange information with a diverse group of scientists in different fields”

Engineer and former Rowe Fund beneficiary from Ecuador

By Nadine Skinner and Lina Sevillano “The opinions expressed in this article are those of the author’s alone and are not to be attributed to the GS/OAS or to the OAS”
Financial Aid Guide for Higher education in the Americas:

The Financial Aid Guide for Higher Education in the Americas is a compilation of data (description, phone number, e-mail, and website), by country, to study abroad. It includes scholarships, fellowships, grants, and loans available for Latin American and Caribbean students.

The information is not under the control of the General Secretariat of the Organization of American States (GS/OAS) and is provided as a convenience for readers of this booklet. The GS/OAS is not responsible for the contents of the links included in the lists, nor does the GS/OAS hereby endorse or approve the links' contents. The GS/OAS, its personnel, and the OAS make no warranty, express or implied, as to the accuracy or completeness of any of the information in this booklet and are not liable, jointly, or in any other way for the expense or damages of any kind incurred as a consequence of its use. If the user of this booklet is dissatisfied with the information contained herein, his/her sole and exclusive remedy is to cease using it.

Scholarships, Fellowships, Grants, and Loans for Latin American and Caribbean Students

The Organization of American States

The OAS Scholarship programs offer scholarship opportunities for academic studies through the Regular Scholarships Program, the OAS Special Caribbean Scholarships Program (SPECARF) and the Partnerships Program for Education and Training (PAEC). scholarships@oas.org / http://www.oas.org/en/scholarships.

The Rowe Fund program grants interest-free student loans to Latin American and Caribbean citizens to help them cover the last two years of undergraduate, graduate, doctorate studies or research in the United States. rowefund@oas.org / http://www.oas.org/en/rowefund.

Antigua and Barbuda

Argentina

**BEC.AR** (Argentine Presidential Fellowship in Science and Technology) offers government sponsored scholarships to pursue master's degrees in U.S. universities in STEM fields. (5411) 4326-3959 / becar@jefatura.gob.ar / http://bec.ar.

**The Bahamas**

**The Lyford Cay Foundation, Inc.** offers scholarships to qualified applicants to study abroad. (1 242) 362-4910 / info@lyfordcayfoundation.org / http://www.lyfordcayfoundation.org/scholarships.php.

*Other resources available at:* info@bahamaseducation.com / http://www.bahamaseducation.com/scholarships.asp.

**Barbados**


**The Student Revolving Loan Fund** offers subsidized loans financed by the Government of Barbados. (1-246) 430-2865 / office@srlfloan.edu.bb / http://srlfloan.edu.bb/.

**Belize**


**Bolivia**

**Scientific and Technological Sovereignty Scholarships** are government sponsored scholarships for graduate studies abroad in STEM fields (591) 220-0379 (La Paz) / becas@snap.gov.bo / http://www.becasbolivia.com.

**EDUCA-PRO** offers student loans for studies abroad. www.educapro.org.bo.

**CIDEP Foundation** offers student loans for higher education. cidep@cotas.com.bo / www.fundacidep.org.bo/.

**Brazil**

**Ciência Sem Fronteiras - SMP** (Brazilian Scientific Mobility Program) offers government sponsored scholarships for graduate studies and research in Science, Technology, Engineering, and Mathematics (STEM field). http://www.cienciasemfronteiras.gov.br/ web/csf-eng/.


FUNDAPLUB (Fundación APLUB de Crédito Educativo) offers student loans for higher education. 51-3016-6557/ http://www.credies.org.br.

Chile
BECAS Chile offers government sponsored scholarships for graduate and doctoral studies with an emphasis on PhDs in STEM fields. (56) 2-2406-6000 / tecnicosparachile@mineduc.cl / www.becaschile.cl.

CONICYT – Ministry of Education offers scholarships. (56) 2-2365-4400 / fasbecaschile@mineduc.cl / http://www.conicyt.cl/becas-conicyt/.

Technicians for Chile is a government sponsored scholarship program which includes the US as a destination for students. (56) 2-2406-6000 / http://www.tecnicos.mineduc.cl/.

Colombia
COLFUTURO provides financial support in the form of partial scholarships and loans to Colombian citizens for graduate programs abroad. (57) 1-340-5394 / www.colfuturo.org.

COLCIENCIAS provides funding for doctoral study abroad in the science, technology and engineering fields. 018000914446 / contacto@colciencias.gov.co / http://www.colciencias.gov.co/fondocaldas.

ICETEX is a specialized public institution that promotes higher education by combining its own and third party funds to provide educational loans to study abroad. (57) 1-417-353 / http://www.icetex.gov.co / relaciones_internal@icetex.gov.co.

Costa Rica
CONAPE offers student loans for undergraduate and graduate studies. (506) 2527-8600 / www.conape.go.cr.

“I am able to positively contribute to a transforming sector”
General Manager and a former Rowe Fund beneficiary from Jamaica
CRUSA supports exchange programs to the United States mainly at the graduate level in STEM fields. (506) 2246-5656 / info@crusa.cr / http://www.crusa.cr/?s=becas.


Dominican Republic

MESCYT (Minister of Education, Science and Technology) offers government sponsored scholarships for studies abroad. (1-809) 731-1100 / info@mescyt.gob.do / http://www.mescyt.gob.do/index.php/programa-de-becas/becas-internacionales.

FUNDAPEC offers loans for various higher-level studies (including studies abroad). (1-809) 689-4171 / www.fundapec.edu.do.

Ecuador

BECAS SENESCYT (Secretaría de Educación Superior Ciencia, Tecnología e Innovación) offers government sponsored scholarships for undergraduate and graduate studies. (593) 2-256-4904 / http://programasbecas.educacionsuperior.gob.ec/.

El Salvador


Guatemala

GuateFuturo provides financial support in the form of partial scholarships and loans to Guatemalan citizens for graduate programs abroad. (502) 2261-7560 / http://www.guatefuturo.org/.

DICONIME (Dirección de Cooperación Nacional e Internacional) offers government sponsored merit-based scholarships through the Ministry of Education. (502) 2411-9595 / (502) 2504-4610 / http://www.mineduc.gob.gt/DICONIME/.

“I continue to grow a wide international network of peers while thinking globally and acting locally”
Professor and former Rowe Fund beneficiary from Colombia

Honduras
Hondufuturo provides financial support in the form of partial scholarships and loans to Hondurans citizens for graduate programs abroad. (504) 2239-6665 / info@hondufuturo.org / http://www.hondufuturo.org/.

México
AMEXCID (Agencia Mexicana de Cooperación Internacional para el Desarrollo) offers scholarships and administers Proyecta 100,000 which matches President Obama's 100,000 Strong Initiative. http://amexcid.gob.mx/index.php/proyecta100mil.


FONCA (National Fund for Culture and the Arts) provides funding in the fields of arts and culture. (55-4155-0730)/ asignacionbextx@conacyt.mx / http://fonca.conaculta.gob.mx/.

FIDERH (Human Resources Development fund) is a public financial institution that provides government loans for graduate and post-graduate studies. (52) 55-5345-4792 / www.fiderh.org.mx.

Fundación Beca offers scholarships for postgraduate studies. informes@fundacionbeca.net / www.fundacionbeca.net.
Nicaragua
INDE-EDUCREDITO offers student loans and scholarships through the Nicaraguan Institute of Development (INDE, for its Spanish acronym). (505) 2252-5800 / www.inde.org.ni/Educredito educredit@inde.org.ni.

Panamá
IFARHU (Instituto para la Formación y Aprovechamiento de Recursos Humanos) offers student loans and government sponsored scholarships. (507) 500-4719 / contacto@ifarhu.gob.pa / www.ifarhu.gob.pa.

Becas SENACYT (National Secretariat of Science Technology and Innovation) offers government sponsored scholarships and administers several scholarship programs including Fulbright-SENACYT scholarship info@becaspanama.com / http://www.becaspanama.com/senacyt/.

Paraguay

Perú
PRONABEC (Programa Nacional de becas y crédito educativo) offers diverse scholarships (such as Becas Idiomas and Presidente de la República) and student loans for the training and specialization of human talent in the country and abroad. (51) 1-666-1422 / informes@pronabec.gob.pe http://www.pronabec.gob.pe.

IPFE (Instituto Peruano de Fomento Educativo) provides scholarships and loans for university studies or training locally and abroad. (51) 1-471-7395 / ipfe.becas@ipfe.org.pe / http://ipfe.org.pe.

The United States government and different foundations and organizations offer a variety of scholarships for students from Latin America and the Caribbean.

“The relation between human capital and the level of development of a nation depends on the individual's willingness to invest in him/herself through education”
Theodore W. Schultz, Nobel Prize in Economics
AAUW (American Association of University Women Educational Foundation) offers international fellowships for women around the world to complete their doctoral studies in the U.S. (1) 202-785-7700 / connect@aauw.org / http://aauw-international.scholarsapply.org.

ACLS (American Council of Learned Societies) supports scholars in the humanities and related social sciences at the doctoral and postdoctoral levels. (1) 212-697-1505 / https://www.acls.org/programs/overview.

American Historical Association (Fellowship in Aerospace history) is open to applicants who hold or are pursuing a doctoral degree in history or a closely related field. (1) 202-544-2422 / info@historians.org / https://www.historians.org/awards-and-grants/grants-and-fellowships.

American Society of International law (Arthur C. Helton Fellowship Program) provides financial assistance in the form of "micro-grants" for law students and young professionals to pursue field work and research in specific areas. (1) 202-939-6000 / services@asil.org / www.asil.org/resources/helton-fellowship-program.

Council on Foreign Relations Fellowships offers a variety of fellowships with some available to non-US citizens or residents. (1) 212-434-9740 / fellowships@cfr.org / http://www.cfr.org/thinktank/fellowships/index.html.

ETS (Educational Testing Services) Harold Gulliksen Psychometric Research Award Program provides fellowships to doctoral candidates in fields related to educational assessment, psychometrics and statistics. (1) 609-734-5543 / internfellowships@ets.org / https://www.ets.org/research/fellowships/gulliksen.


IFP (FORD Foundation International Fellowship Program) offers fellowships to emerging leaders worldwide to advance study opportunities for social change. (1) 212-573-5000 / office-of-communications@fordfoundation.org http://www.fordifp.org/.

“Professionally I am now able to address social problems in my home country and in the Latin American region from a wider perspective”
Technical officer at the Pan American Health Organization and former Rowe Fund beneficiary from Peru
**Inter-American Press Association Scholarship Fund** is a scholarship for Latin American and Caribbean journalism students to study in the US or Canada as well as for US and Canadian citizens to study in Latin America or the Caribbean. becas@sipiapa.org / www.sipiapa.org.

**Harry Frank Guggenheim Foundation** supports postdoctoral research and grants dissertation fellowships to graduate students. (1) 646-428-0971 / info@hfg.org / http://www.hfg.org/df/guidelines.htm.

**Hubert H. Humphrey Fellowship Program** offers a program for young and mid-career professionals from various countries around the world to develop their skills in the United States. https://www.humphreyfellowship.org/.

**Josephine de Karman Fellowship** for undergraduate and graduate students in any discipline, including international students enrolled in a university or college in the United States. (1) 909-592-0607 / info@dekarman.org / http://www.dekarman.org.

**MMMF (Margaret McNamara Memorial Fund)** awards educational need-based grants to exceptional women from developing countries dedicated to empowering women and children www.mmmf-grants.org / lac-sc@mmmf-grants.org.

**PEO (International Peace Scholarship)** provides scholarships, grants, awards and loans for international women students to pursue graduate study in the United States and Canada. (1) 515-255-3153 / http://www.peointernational.org/.

**QS (Quacquarelli Symonds)** offers scholarships for MBA and postgraduate studies. (1-503) 616-4748 / scholarships@qs.com / www.qs.com/qs-scholarships.html.

**Roberto Rocca Education Program** offers fellowships to help citizens from certain countries fund studies towards PhD degrees in specific fields of study at a university of the student’s choosing outside his or her home country. info@robertorocca.org / http://www.robertorocca.org/en/fellowships.aspx.
Rotary International extends scholarships to international students such as: The Global Grant for graduate level academic studies and the Ambassadorsial Scholarships Program for undergraduate studies. https://www.rotary.org/myrotary/en/take-action/apply-grants/global-grants.

Social Sciences Research Council offers various fellowships and grants for graduate students in the humanities and humanistic social sciences. (1) 212-377-2700 / info@ssrc.org / http://www.ssrc.org/.

SWE (Society of Women Engineers) provides financial assistance to women admitted to ABET accredited programs in preparation for careers in engineering, engineering technology, and computer science. (1) 312-596-5223 / scholarships@swe.org / www.swe.org.

Spencer foundation - National academy of education offer fellowships awarded to doctorate candidates conducting dissertation research related to education. info@naeducation.org / http://www.naeducation.org/naed_080200.htm.

World Bank - JJ/WBGSP (Joint Japan World Bank Graduate Scholarship Program) sponsors students from developing countries to pursue graduate studies leading to a master’s degree from preferred and partner universities around the world. scholarshipapplicants@worldbank.org / http://go.worldbank.org/6KLLM2C0Q0.


Trinidad And Tobago

SATD (Scholarships and Advanced Training Division) – A Division of the Ministry of Public Administration. (1-868) 625-6724 / scholarshipsupportunitA@mpa.gov.tt/ scholarshipsupportunitB@mpa.gov.tt / www.scholarships.gov.tt.

“Studying in the U.S. has given me the distance to observe and the framework to be able to act and solve problems”
PhD and former Rowe Fund beneficiary from Venezuela
Uruguay

Becas de Postgrado "Carlos Quijano" offers government sponsored merit-based scholarships for graduate studies through the Ministry of Education. (598) 2915-8536 / 2914 8894/ contribuyentes@fondodesolidaridad.edu.uy / http://educacion.mec.gub.uy/.

ANII (Agencia Nacional de Investigación e Innovación) offers government grants to supplement Fulbright scholarships for studies in the United States. commission@fulbright.org.uy / http://www.anii.org.uy/apoyos/formacion/14/becas-fulbright--anii/.

Venezuela

Educredito offers student loans for graduate and technical studies. (58) 0426-514-6722 / contacto@educredito.org.ve / www.educredito.org.ve.

“I contribute academically and culturally to my country as I use what I learned in the US every time I step into the classroom”
University professor and former Rowe Fund beneficiary from Brazil
Abroad Planet’s International Students Portal is an online community of international students studying in the USA and listing of scholarships. http://www.abroadplanet.com/scholarships/.


EducationUSA: promotes international student mobility and administers the Opportunity Funds program through advising centers located in nearly every country in the world https://educationusa.state.gov/.


FinAid maintains a comprehensive database of scholarship programs in the United States, including financial aid opportunities for international students. http://www.finaid.org/.

Foundation Center publishes a paid subscription service highlighting current scholarship opportunities for international students. http://foundationcenter.org/.

Hispanic Scholarship Fund offers a diverse range of scholarships to Latino students (some international student financial aid available). https://hsf.net/en/scholarships/.


International student scholarship online search portal http://www.internationalstudent.com/scholarships/.

IIE (Institute of International Education) - Funding for U.S. Study offers a guide for international students. www.fundingUSStudy.org.


“It was a great experience and I am a better person than before studying abroad”
University professor and former Rowe Fund beneficiary from Brazil
LASPAU – Academic and Professional Programs for the Americas lists scholarship programs. www.laspau.harvard.edu/current-programs.


NAFSA (The Association of International Educators) provides some resources and links to more international student-oriented websites. http://www.nafsa.org/Explore_International_Education/For_Students/.


USA Education Guides is a resource for international students interested in studying in the USA. www.usaeducationguides.com.

U.S Government provides valuable information to international students prior, during, and upon completing their studies in the United States. Studyinthesates.dhs.gov. Also, the 100,000 Strong in the Americas initiative support student mobility in the region, www.100kstrongamericas.org.


“The Rowe Fund does a wonderful job and makes life a little easier for many people whose kids are away”
Antigua and Barbuda
Argentina
The Bahamas
Barbados
Belize
Bolivia
Brazil
Canada
Chile
Colombia
Costa Rica
Cuba (*)
Dominica
Dominican Republic
Ecuador
El Salvador
Grenada
Guatemala
Guyana
Haiti
Honduras
Jamaica
Mexico
Nicaragua
Panama
Paraguay
Peru
Saint Kitts and Nevis
Saint Lucia
Saint Vincent and the Grenadines
Suriname
Trinidad and Tobago
United States of America
Uruguay
Venezuela

Leo S. Rowe
Pan American Fund

Grants interest-free loans to Latin America and Caribbean citizens to help them cover studies or research in the United States.

Otorga préstamos sin interés a ciudadanos de latinoamérica y el caribe, para ayudar a cubrir los costos de estudios o investigación en los Estados Unidos.

Outorga emprestimos sem juros a estudantes ou profissionais de paizes de America Latina e do Caribe, para ajudar-lhes a financiar seus estudos ou capacitação em universidades de prestigio nos Estados Unidos.

Accorde des Prêts étudiant sans intérêts aux étudiants ou professionnels provenant de pays d’Amérique latine et des Caraïbes pour les aider à financer leurs études ou formation dans des universités de prestige aux Etats-Unis.

(*) By resolution of the Eighth Meeting of Consultation of Ministers of Foreign Affairs (1962) the current Government of Cuba is excluded from participation in the OAS.