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for more people



THE  
ROWE  
FUND

**Financial Aid for Studies in the United States**

**ROWE FUND BENEFICIARIES  
SURVEY RESULTS REPORT**  
WHAT BENEFICIARIES SAY ABOUT THE  
RETURN ON INVESTMENT OF THEIR US STUDIES



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*I would highly recommend the Rowe Fund as it not only provided financial assistance but also gave me the peace of mind I needed to focus on my studies as opposed to on my financial woes.*

*I completed my studies and am now back in my country and am embarking on a career in health with the government of my country.*

**Ex-beneficiary from Saint Lucia**  
Business Administration in Psychology  
Cameron University



## SECTION I Rowe Fund ex-beneficiaries ~ survey results report

### Overview

The Organization of American States “OAS” is the oldest regional organization in the world and serves as a political forum for 35 member-states in the Western Hemisphere and has granted Permanent Observer status to 69 states as well as to the European Union.

Although known mostly for its role in defending human rights and promoting democracy, the OAS offers a wide variety of youth programs such as: scholarships for abroad studies, interest-free loans for U.S. studies through the Rowe Fund program, OAS internship and Model OAS programs.

This report shows the findings of a survey carried out in 2015 to [Rowe Fund](#) ex-beneficiaries. It was sent to 669 Rowe ex-beneficiaries; 37.1% or 248 responded.

Established in 1948, the Rowe Fund has helped thousands of citizens of Latin American and Caribbean countries fund their studies at universities in the United States by providing interest-free student loans. Eligible citizens from 32 of the 35 OAS member [states](#) benefit from this program.

Through the Rowe Fund’s supplementary financial aid, the OAS contributes to the economic and social advancement of developing countries in the region.

Many Rowe Fund beneficiaries, upon returning to their country of origin, have contributed to the social and economic development of the region by occupying key positions in their countries’ public sector, private sector, academia, and arts.

Universities in the United States remain the most favored destination of students from around the world.

**There are 84,908 international students from Latin American and Caribbean countries (LAC) enrolled in colleges and universities throughout the United States.**

According to statistics presented by the Institute of International Education (2016), Open Doors report, the total number of international students (F-1 and J-1 visa holders) enrolled in colleges and universities in the United States reached 1,043,839; of which 8.2% (or 84,908) of the world’s total are citizens of Latin American and Caribbean countries.

Brazil (1.9%), México (1.6%), Venezuela (0.8%), and Colombia (0.7%) combined represent 5.0% of the world’s total and are in the top 25 places of origin of international students. The same countries represent 61.5% of all Latin American and Caribbean international students in the United States.

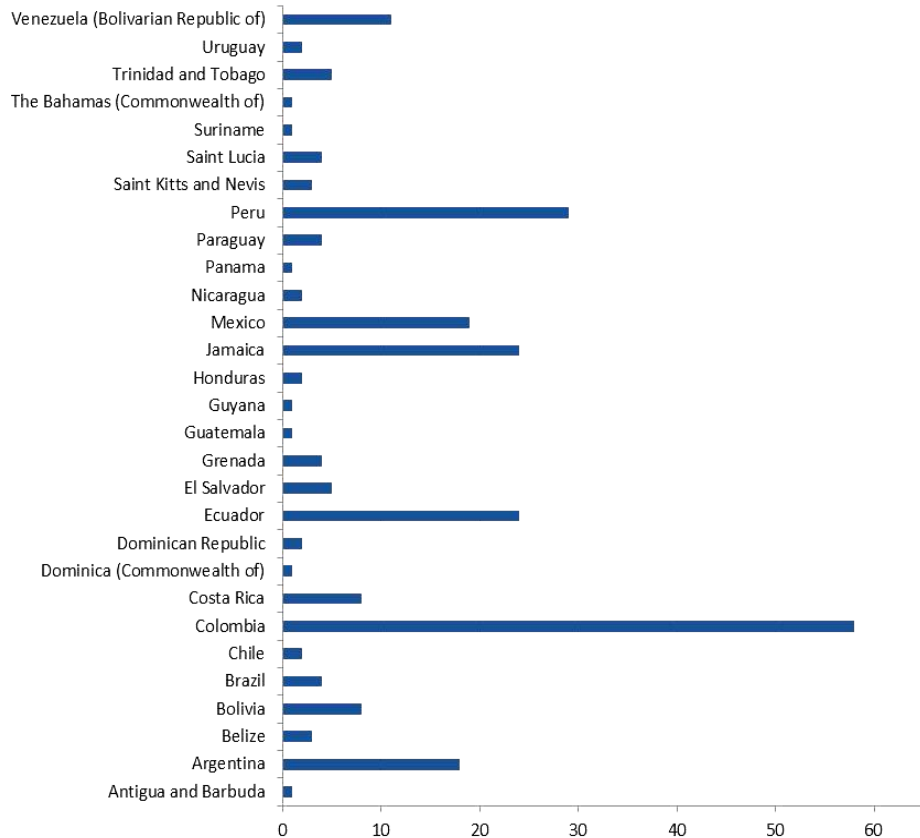


The region as % of the world’s total  
IIE - Open Doors report, 2016



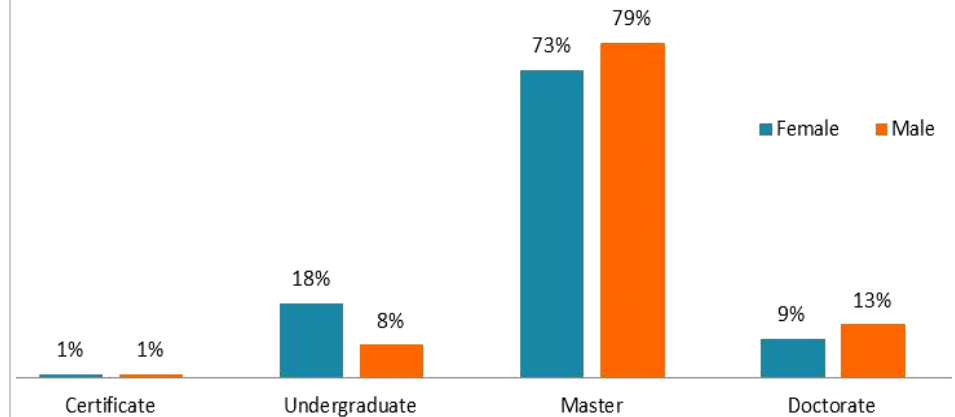
## SECTION I Rowe Fund ex-beneficiaries ~ survey results report

### Places of origin of respondents



- ◆ The survey was answered by 120 female and 128 male ex-beneficiaries of the Rowe Fund program.
- ◆ There were 123 universities represented and Washington, DC, New York, and Florida where the most popular states where ex-beneficiaries studied.

### Highest degree completed in the US



- ◆ Over a decade ago, Rowe Fund female ex-beneficiaries were only a third of the total. Nowadays, both genders almost equally benefit from the program. Most respondents used the Rowe Fund loan to cover graduate studies.
- ◆ The most represented places of origin of respondents were Colombia, Peru, Ecuador, Jamaica, and Argentina.
- ◆ The most popular fields of study were: Administration and Management (12.5%), Law (11.3%), Political Science(11.3%), Business (10.9%), Engineer (10.5%) and Economics (7.7%); comprising 64..2% of responses (out of 28 fields to choose from).

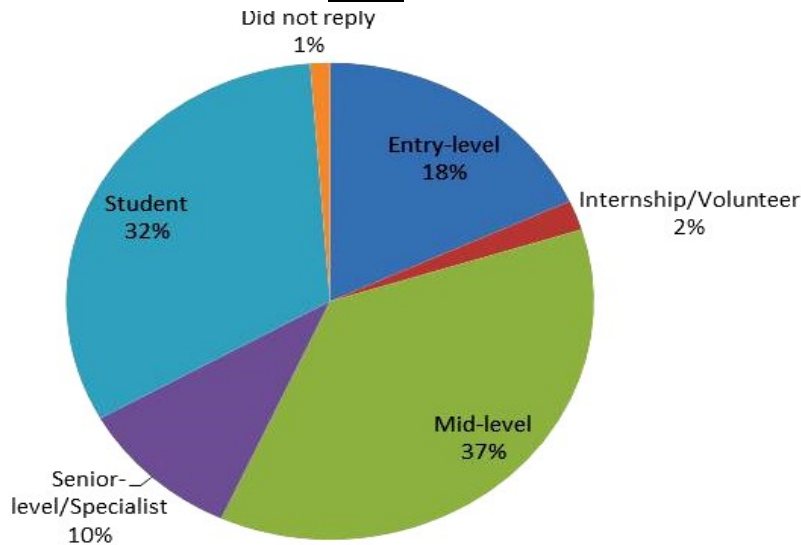
*The Rowe Fund is a great benefit/support in order to finish graduate studies. It was a significant help for me and I appreciate it.*

**Ex-beneficiary from El Salvador**  
Master in Business Administration  
Harding University



## SECTION I Rowe Fund ex-beneficiaries ~ survey results

### Job Position Prior to US Studies



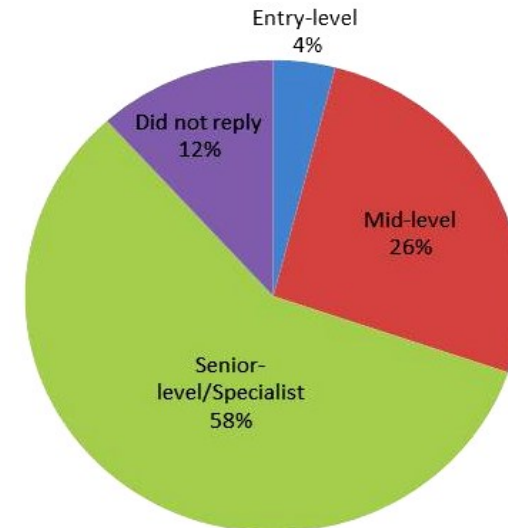
- ◆ Only 10% of participants occupied senior level positions *prior* to studying in the US compared to 58% *after* completing their US studies.

*As a recipient of the Rowe Fund, I was blessed to be able to complete my degree in Communication Disorders. Without the Fund's assistance I would have been forced to go home in my final year of study without completing my master's.*

*I am very grateful to the staff of the Rowe fund for the kind and prompt assistance.*

**Ex-beneficiary from Jamaica**  
Master in Special Education  
Southern University

### Job Position After US Studies

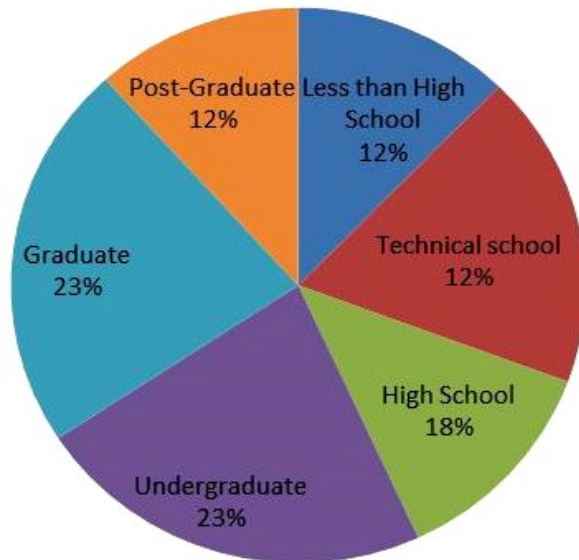


- ◆ 70% of respondents found jobs during the first six months of actively looking for employment after they completed their US studies, which the Rowe Fund helped finance.
- ◆ Over 50% work for the private sector and 32% for the public sector, the remaining 18% were either self-employed or did not reply.
- ◆ Almost all respondents agreed that their current line of work was directly related to the field of study in the US university.
- ◆ Most beneficiaries experienced upward social mobility upon completing their US studies.
- ◆ 9 survey respondents were unemployed. The main reasons were: continued studies, lack of job opportunities, and raising family.



## SECTION II Rowe Fund's relevance in financing US studies

### Highest Level of Education Completed by Parents



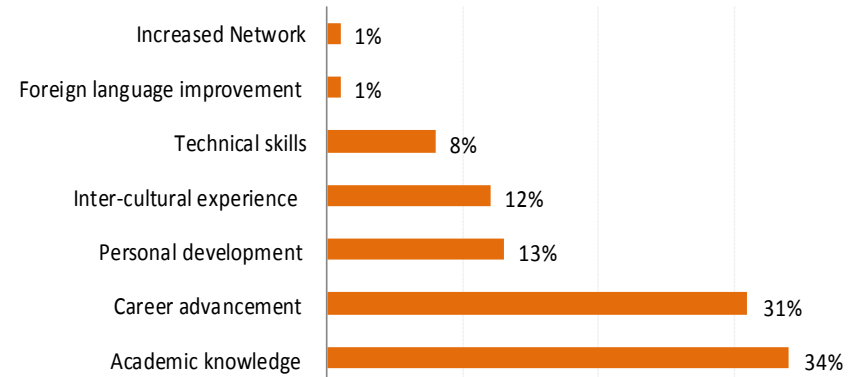
- ◆ Only 35% of parents' completed graduate or post-graduate studies, compared to 87.7% of respondents.

*I am the first person in my family to complete graduate studies in a foreign country.*

*Certainly, it represents an academic advancement, but at the same time, it is an opportunity to integrate an international and regional community.*

**Ex-beneficiary from Venezuela (Bolivarian Republic of)**  
Master in Public Policy  
Pittsburgh University

### Most useful benefits acquired



### Most Useful Benefits Acquired

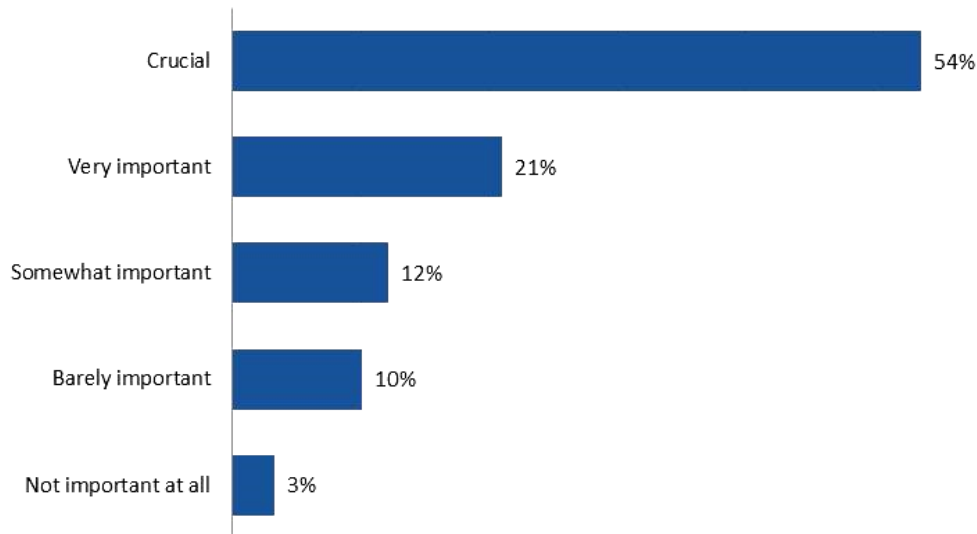
- ◆ Academic knowledge (34%) and career advancement (31%) were cited as the most useful benefits acquired during their US studies followed by personal development and inter-cultural experience.
- ◆ The main success factors associated with obtaining an international degree include employability, English language proficiency, administrative and leadership skills, and cross-cultural training, among others.

**The return on education has remained high in spite of rising tuition. US universities are currently focusing on measuring the rate of employability assuring students that international exchange strengthens graduate employability.**



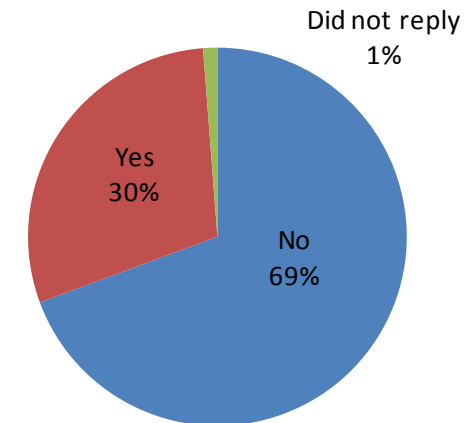
## SECTION II Rowe Fund's relevance in financing US studies

### Importance of the Rowe Fund's financial aid to completing studies in the US

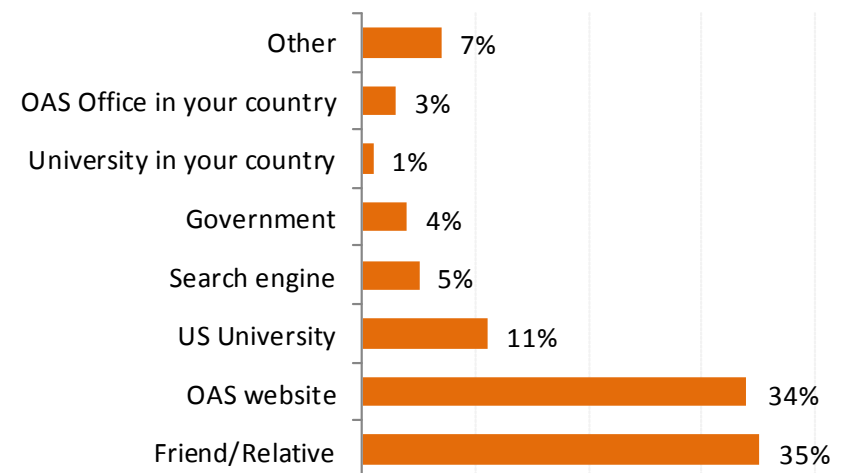


- ◆ 75% of respondents agreed the Rowe Fund was crucial or very important for the completion of their studies in the US.
- ◆ Many beneficiaries obtained funding to help cover tuition or living expenses for their last year of studies in the US.
- ◆ Without the Rowe Fund's help, they would have not been able to graduate or would have been forced to apply for a commercial loan.
- ◆ Most ex-beneficiaries learned about the Rowe Fund by word of mouth or the OAS website and search engines. Only 11% became aware of the Fund's existence through their US university (international advisor or Financial Aid Office).
- ◆ 82.7% indicated that the website was useful and easy to navigate.

### Would the completion of your studies in the US have been possible without the Rowe Fund's aid?



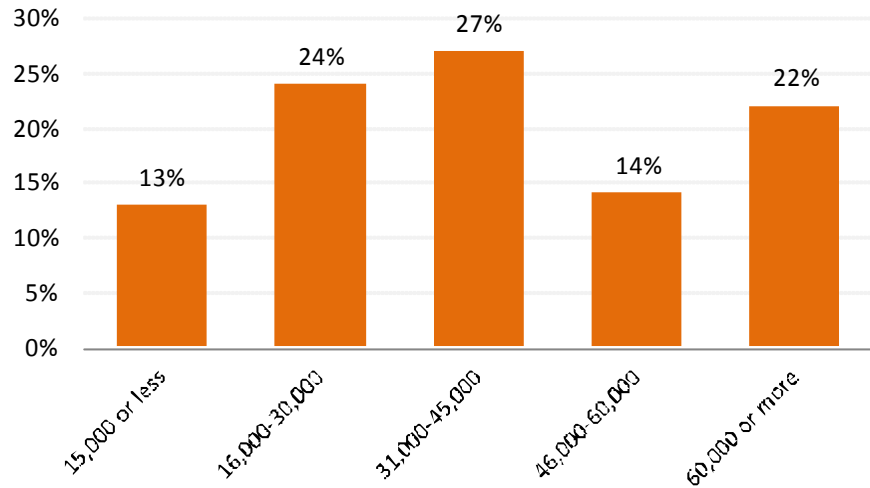
### How did you learn about the Rowe Fund?



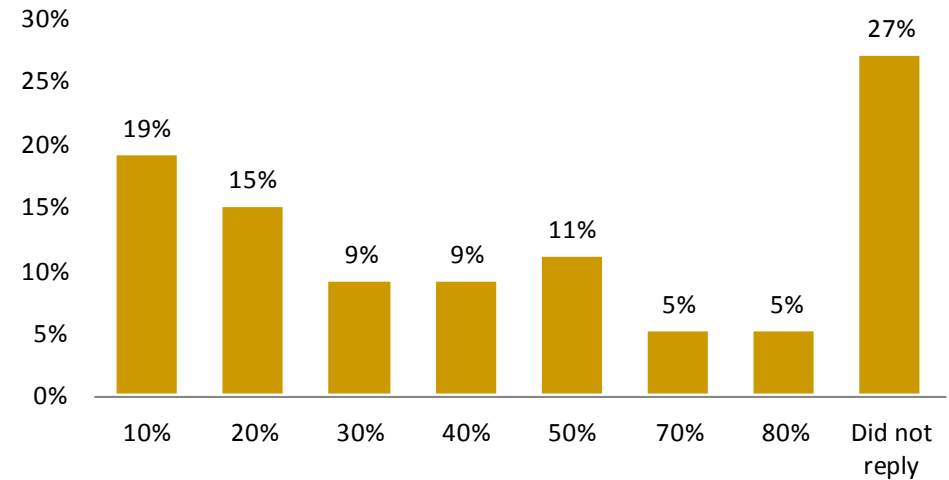


## SECTION II Rowe Fund's relevance in financing US studies

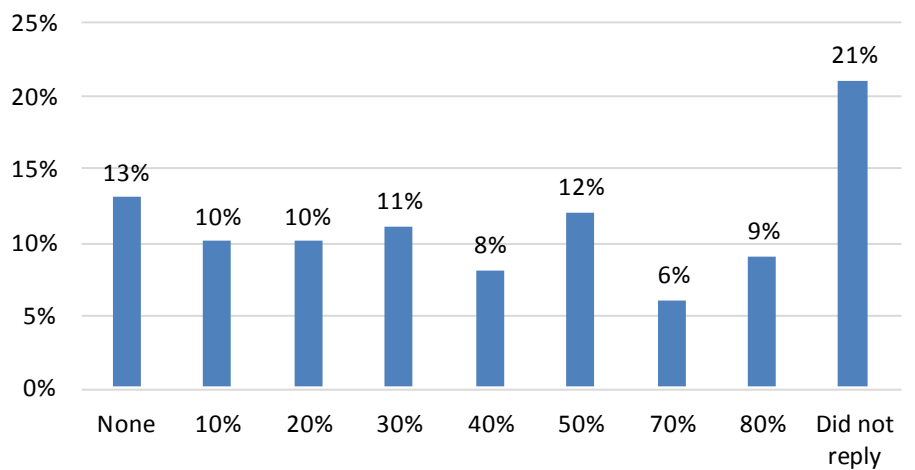
**Tuition cost of your studies in the US ( in USD)**



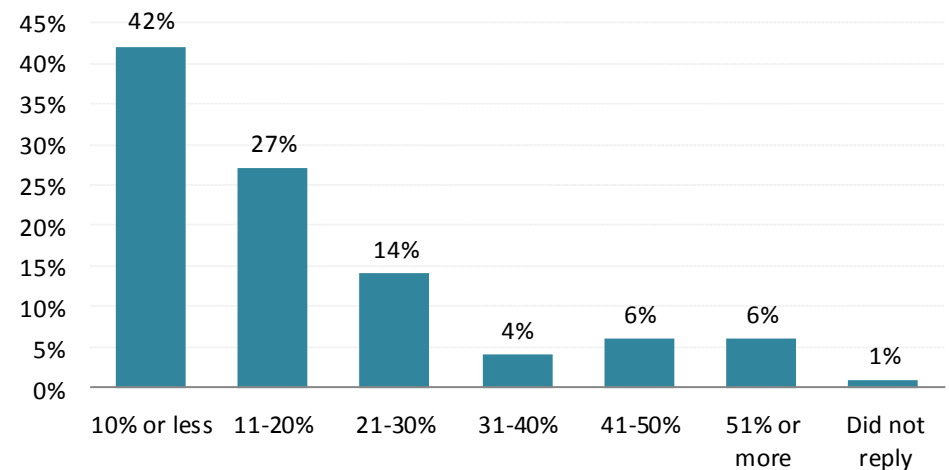
**Expenses (%) covered by family/self ( in USD)**



**Expenses (%) covered by Scholarships ( in USD)**



**Expenses (%) covered by the Rowe Fund ( in USD)**





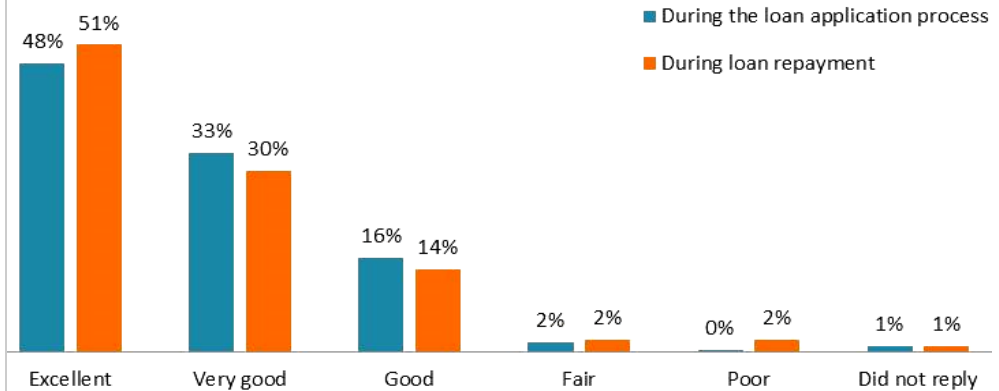


## SECTION III Evaluation of the Rowe Fund program

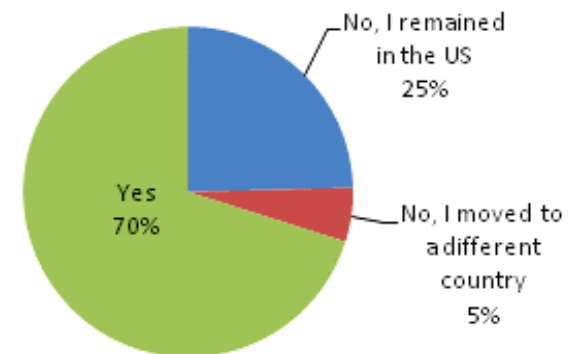
	Timeliness in loan application	Helpfulness of Rowe Fund personnel during loan application	Timeliness of Rowe Fund disbursement upon signing the student loan agreement	Clarity of loan conditions in the student loan agreement	Timeliness of response to email and/or phone communication during loan repayment	Helpfulness of Rowe Fund personnel during loan repayment
Excellent	107	123	129	138	116	128
Very good	88	73	87	69	82	74
Good	46	42	29	34	37	31
Fair	4	7	1	5	4	5
Poor	1	1	0	0	7	7
Did not reply	2	2	2	2	2	3

- ◆ Over 95% of respondents agreed the Rowe Fund services were excellent, very good, or good during the loan application and loan repayment process.
- ◆ Out of 248, only 34 individuals said they had problems repaying their loan. When repayment difficulties arose, 76.5% of them agreed the Rowe Fund personnel were helpful.
- ◆ During the loan application process, most cited finding a guarantor as the major challenge for obtaining funding from the OAS—Rowe Fund program.
- ◆ During repayment, a quarter of respondents did not know they could access their account statement online. Of those who knew, only 41.5% reviewed their online statement monthly.
- ◆ Online credit card payment was the preferred method of loan repayment
- ◆ Of those surveyed, 25% resided in the US. They cited employment opportunities (21.4%) as the main reason for remaining in the US followed by marriage, family ties, and continued education.

### Assessment of the Rowe Fund Services, Average



### Did you return to your country of origin?



**All respondents agreed they would recommend the Rowe Fund !!**



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## CONTACT US!!

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**INTEREST-FREE  
STUDENT LOANS**

A FINANCIAL AID FOR LATIN AMERICAN  
AND CARIBBEAN CITIZENS TO HELP  
THEM FINANCE THEIR STUDIES OR  
RESEARCH IN UNIVERSITIES THROUGHOUT  
THE UNITED STATES

THE  
ROWE  
FUND

*The Rowe Fund's financial aid enabled me to complete my doctorate studies.*

*With the acquired academic qualifications I was able to do research on education in my home country.*

**A. Elvir from Nicaragua**  
PhD in Education  
Harvard University

*It is a great resource to help finance a portion of tuition or living expenses.*

**K. De La Garza from  
Costa Rica**  
MA in Intl. Affairs  
Columbia University

Organization of American States  
Executive Secretary for Integral Development  
Rowe Fund Program

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