Preface

When I started out as a junior at Anglo-Chinese Junior College, I knew as long as I performed well academically, I would be guaranteed a generous scholarship to attend any of the local universities. There were nothing to complain; Singapore has a stellar tertiary education system, and I felt so honored and privileged that they would welcome me with open arms.

Still, I desired to go out and see more of the world, just like how I had come to Singapore some years earlier and had learned so much about life. I was told by my seniors that opportunities to go overseas abounded, as long as I was willing to search for them. And find them, I did.

This guide distills what I have learned during my search for scholarships overseas. As I head to the University of Alabama this fall with a full tuition waiver, I hope that after reading this guide, you too will find that even without Singapore government or industry scholarships, there are still so many doors open overseas for you.

— Vo Minh Tu
June 2014

About the author:

Vo Minh Tu is a friendly graduate of Anglo-Chinese Junior College. He was a member of 2SC1 ‘13 and the shooting team. He is heading to the University of Alabama this year, to pursue a 5-year integrated Bachelor of Science (Computer Science) and Master of Business Administration program, under a full tuition scholarship from the university.

During his two years at ACJC, Vo Minh Tu has received much guidance and counsel from various teachers, and thus owes the school a great deal. He is now paying his due by helping you and and your friends explore university options. Do not hesitate to tell your friends to pester him at tmvo@crimson.ua.edu if there is any question; he will try to answer everyone.

This guide received contributions from Le Vo Hong Linh of Saint Andrew’s Junior College ‘13 and Vanderbilt University ‘18, so say hi to him if you know him. He is a cute little buff lord in SAJC Canoeing.
I. Introduction

I.a What is special about colleges in the United States?

Most colleges in the United States put great emphasis on the liberal arts education\(^1\), meaning there are ample opportunities for students to explore a broad range of academic interests regardless of their major.

In addition, there are many opportunities for institutional scholarships and financial assistance\(^2\) for international undergraduate students. Such sources of funding for undergraduates are much rarer in the United Kingdom, Canada or Australia\(^3\).

I.b How is the higher education landscape like in the United States?

Generally speaking, colleges in the United States can be sorted into two main groups:
- 2-year community colleges that grant diplomas and associate's degrees,
- 4-year colleges that grant bachelor's degrees

Instead of enrolling at a 4-year college from the beginning, a student might opt to spend 2 years at a community college, then transfer to a 4-year college to complete a bachelor's degree. However, this guide is only concerned with 4-year colleges.

Within 4-year colleges in the United States, there are three main groups:
- Public research universities
- Private research universities
- Private liberal arts, engineering and business colleges

Great distinctions\(^4\) exist among these three groups of 4-year colleges.

I.c Which are good universities in the United States?

In the United States, there are over 1800 four-year universities and colleges. If 8 out of over 120 universities in the United Kingdom are deemed "excellent," then there should be at least 100 excellent institutions in the United States. See II.a for some tips on selecting the "right" school. Some rankings of universities and colleges can be found in II.d.

Some notable schools by category is found below. The list is not exhaustive.

**Public Research Universities**
- University of California - Berkeley
- University of California - Los Angeles
- Georgia Institute of Technology
- University of Illinois - Urbana Champaign
- University of Michigan - Ann Arbor

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1 See I.d.
2 See IV.
3 See VI.b.
4 See I.e, II.b and II.c.
University of North Carolina - Chapel Hill
University of Texas - Austin
University of Virginia
University of Washington
University of Wisconsin - Madison

**Private Research Universities**
- Carnegie-Mellon University
- University of Chicago
- Duke University
- Georgetown University
- Johns Hopkins University
- Massachusetts Institute of Technology
- Northwestern University
- University of Notre Dame
- Rice University
- Stanford University
- Vanderbilt University
- Washington University in St. Louis

**The 'Ivy-League' Subcategory**
- Brown University
- Columbia University
- Cornell University
- Dartmouth College
- Harvard University
- University of Pennsylvania
- Princeton University
- Yale University

**Private Liberal Arts Colleges**
- Amherst College
- Kalamazoo College
- Middlebury College
- Pomona College
- Reed College
- Vassar College
- Williams College

**Private Liberal Arts Colleges Offering Engineering and Engineering Colleges**
- The Cooper Union for the Advancement of Science and Art
- Franklin W. Olin College of Engineering
- Harvey Mudd College
- Lafayette College
- Rose-Hulman Institute of Technology
- Smith College
- Swarthmore College
- Trinity College
- Union College
Business Colleges

- Babson College

Military Institutions

- United States Air Force Academy
- United States Coast Guard Academy
- United States Military Academy (a.k.a. West Point)
- United States Naval Academy

*Note: these institutions offer admissions to foreign cadets.*

### 1.d What is the liberal arts education?

A liberal arts curriculum emphasizes communication, critical thinking and problem-solving skills, not specific knowledge.

Students are required to explore a broad range of academic disciplines – including mathematics, natural and social sciences, humanities and foreign languages – in addition to their major. The desired outcome is that all students would be able to understand complexities of the world through multiple lenses, as well as counter any unfamiliar problem by seeking new knowledge.

However, contrary to what the name "liberal arts" might suggest, students need not necessarily focus on the arts and humanities. In fact, they are free to choose mathematics or natural sciences to study in-depth.

This approach to university education is embraced by most institutions of higher education in the United States, even tech-focused schools such as Massachusetts Institute of Technology. However, general education requirements differ from college to college.

While many universities and colleges in Singapore, the United Kingdom and Australia do require their students to complete general education modules, the breadth of available outside-major courses and the number of free electives pale in comparison to universities in the United States. In contrast, students in the United States would need to overload, i.e. taking more than the usual number of classes per semester, in order to cover their major to the same depth.

The liberal arts curriculum often loosely structured, allowing students the flexibility in designing curricula that suit their needs. For example, a student interested in computational finance could build a curriculum focusing around finance and computer science courses, with a few electives in economics as well as advanced mathematics. Due to this, learning can be greatly personalized.

### 1.e How is a "college" different from a "university?"

Generally speaking, a college refers to an institution of higher education, while a university refers to an institution of higher education and research.

A college may stand on its own, e.g. Williams College, or may be part of a university, e.g. Bourns College of Engineering is a sub-division of University of California–Riverside.

A university, on the other hand, is often organized into multiple constituent colleges, only some of which teach undergraduates. The undergraduate division of a university is usually organized into a few specialized schools for majors such as business, engineering, etc. and a liberal arts school where the rest of the majors are taught. E.g., The University of Pennsylvania is organized into twelve different
colleges, four of which offer bachelor's degree programs, namely School of Arts and Sciences, School of Engineering and Applied Science, Wharton School and School of Nursing.

Nonetheless, "going to college" and "going to university" have the same meaning: receiving undergraduate education.

However, in the United States, there may exist great differences\textsuperscript{5} between a stand-alone college and undergraduate colleges that belong to a university.

Note: Sometimes, for historical reasons, a university may maintain the word "College" in its name, or vice versa, e.g. Dartmouth College is a research university, whereas Wesleyan University is a liberal arts college.

\textsuperscript{5} See II.b.
II. School selection

II.a How do I choose universities and colleges to apply to?

A good starting point is to search for institutions that match your academic ability, by going down the U.S. News Universities and Colleges ranking\(^6\), looking up each institution's 75th percentile SAT/ACT scores on the CollegeBoard website\(^7\) under the "Applying" tab, and comparing them to your own. An institution's "selectivity" is definitely an important factor. It is often recommended to apply to a good mix of "reach," "match," and "safety" schools.

For many, the next step would then be to gauge the extent each institution can assist international students financially\(^8\). To this group, private liberal arts colleges would likely dominate the list of prospective colleges.

A university or college would also need to offer a good program in the major that the student is interested in. However, the definition of "good" vary. Some students may prefer their major to be a less popular one, where classes are small and intimate, and access to professors is ample. Others may want to have a lot of high-caliber classmates with the same interest, as well as leading researchers in the field to be their professors. Many schools offer selective special programs in certain disciplines. A lot of insider information on an institution's different academic programs could be looked up on the College Confidential\(^9\) forum.

Students interested in engineering or business would mostly look at research universities. There are also a few small colleges that offer excellent engineering programs\(^10\). Many liberal arts colleges offer 5-year 3/2 dual-degree program in collaboration with research universities, but this path is much less popular. Law, medicine, dentistry and pharmacy are graduate programs in the United States.

International students might want to consider a school's location as well. If a college is in a metropolitan area, there are many things to do outside campus. The location also dictates the climate.

School "culture," i.e. conservative versus liberal, is a subjective factor that many look into. Insights can be gained by talking to current students as well as alumni.

Some colleges, e.g. Smith College, are single-sex schools.

II.b What is the difference between a stand-alone college and undergraduate colleges that belong to a university?

Universities usually offer more academic programs than stand-alone colleges. Most stand-alone colleges are liberal arts colleges, which usually do not offer more vocational programs such as engineering or business. A few stand-alone colleges that focus on engineering and business exist, but lack the breadth of liberal arts disciplines. Universities, on the other hand, often boast a comprehensive range of majors, minors and electives, through its constituent colleges. Undergraduates at a university can normally register for classes across different colleges in the university.

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6 See II.d.
7 Website address: bigfuture.collegeboard.org
8 See III.g and IV.b.
9 Website address: talk.collegeconfidential.com
10 See I.c.
A stand-alone college's focus is solely undergraduate education, while universities also focus on research. This generally means that students at stand-alone colleges have more interactions with professors, since professors have little research duty. While classes at stand-alone colleges are usually small and taught by professors exclusively, classes at a university are sometimes very big and taught by teaching assistants. Arguably, students at small colleges receive more personal attention than those at a big research university. However, students at a university might have more access to cutting-edge research. Still, it is often argued that small liberal arts colleges have a larger proportion of their student body that eventually earns doctorate degrees than large research universities.

Many research universities boast global prestige and academic reputation owing to research papers that they publish. Stand-alone colleges are less-known due to their relative research inactivity as well as smaller student population and alumni network.

II.c What is the difference between public and private research universities?

Public universities typically have larger student populations. Private universities tend to have better student to faculty ratio.

They have lower tuition fees for students residing in the state that the university is situated. International students are charged out-of-state fees, which is higher than in-state fees but usually lower than a private university’s tuition fee. Private universities charge the same tuition fee to all students.

The student body at public universities consists primarily of in-state students. At private universities, the student population is diverse, coming from many different parts of the United States and overseas, with no group being the vast majority.

The admission process of public universities are largely merit-based, i.e. the most important factor is academic ability, even when the university is employing the holistic admission process. Private universities generally pay more attention to personal qualities when admitting students. In that sense, private universities are more “selective.”

Public universities do not offer any need-based financial assistance to international students, though they might offer a few merit scholarships. Many elite private universities extend need-based grants to internationals. Some others offer limited, but high-value, merit scholarships.

II.d How does university X stack up against university Y?

The following rankings, while serving as good reference, should not be used to conclusively judge the quality of undergraduate education of any institution, since each ranking puts a different weight on various aspects of a university or college.

U.S. News & World Report publishes an annual ranking of colleges and universities. This ranking generally favors schools with larger endowments and higher freshmen’s SAT/ACT score. However, its methodology may, and did, change from year to year.

\[\text{11 Website address: www.usnews.com/best-colleges}\]
Shanghai Jiao Tong University publishes the annual Academic Ranking of World Universities\(^\text{12}\). This ranking measures solely the research output of research universities, and does not attempt to rank the quality of undergraduate education in any way.

Times Higher Education publishes a reputation ranking of world universities\(^\text{13}\). As its name suggests, this ranking only measures how well-known a university is. Many outstanding universities in the United States are absent on this list.

Forbes publishes the America's Top Colleges list\(^\text{14}\). This ranking puts a heavy weight on post-graduation salaries and student debts. Large research universities and small engineering and liberal arts colleges are stacked against each other on this list.

PayScale publishes an annual ranking of universities and colleges based on reported salaries\(^\text{15}\). Figures are subject to numerous statistical biases.

\(^{12}\) Website address: www.shanghairanking.com
\(^{13}\) For the 2014 edition, visit: www.timeshighereducation.co.uk/world-university-rankings/2014/reputation-ranking
\(^{14}\) Website address: www.forbes.com/top-colleges/list/
\(^{15}\) Website address: www.payscale.com
III. Application

III.a What are the college application schemes and their respective deadlines in the United States?

While each college and university has its own deadlines for application submission, deadlines mostly depend on the application scheme you are applying under. Many institutions allow applications through the CommonApp portal.

Under the Early Decision scheme, students can apply to one, and only one, school. If admitted, the student is legally obligated to attend that college or university, and must withdraw all applications to other schools. There are two rounds of Early Decision. In the first round, applications are usually due in October, and outcomes are usually released in December. In the second round, applicants can switch the Regular Decision application at one school to Early Decision in January. Most schools offer round one of Early Decision.

Under the Early Action scheme, students can apply to multiple schools. If admitted, the student has until May 1st to reply to each school whether to attend. Applications are usually due in November, and outcomes are usually released in January. Not many schools offer this scheme.

Under the Regular Decision, students can apply to multiple schools. If admitted, the student has until May 1st to reply to each school whether to attend. Applications are usually due on January 1st, and outcomes are released by April 1st. Most schools offer this scheme.

Under the Rolling Admission scheme, applications are continuously processed and outcomes are released according to the date of application submission. This scheme is usually offered at schools where admission is less competitive, usually public universities.

Merit scholarships applications, at both private and public institutions, are usually due in December.

III.b What is the Common Application?

To access the CommonApp website, visit www.commonapp.org.

In contrast to the straight-forward university admission process in Singapore, many institutions in the United States require applicants to submit quite a number of documents as part of the holistic admission process. Handling the paperwork with individual institutions would cause students, teachers and school counselors great inconvenience.

The Common Application portal was created to handle this issue. Students only need to submit portions of the application that are similar across colleges—e.g. teachers' recommendations, the counselor's report and the personal essay—once to the CommonApp portal. Some individual institutions will require complementary questions to be answered to complete the application. The CommonApp portal also help students keep check of which document has been submitted to which college.

Not all universities and colleges accept applications through the Common Application portal.

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16 See III.b.
17 See III.d.
18 See III.e.
III.c How is the college admission process in the United States different from Singapore, the United Kingdom and Australia?

In Singapore, the United Kingdom and Australia, the university admission process is largely merit-based. In other words, the most important factor when assessing a candidate is his or her academic caliber. Co-curricular activities and personal qualities are considered, but are not overriding factors.

Many, mostly private, institutions in the United States employs the holistic admission process. A candidate is assessed based on his or her academic caliber, out-of-class achievements and special talents, personal qualities and beliefs, and socioeconomic background.

III.d What material is required in the college application in the United States?

While required application materials differ across institutions, usually the following are required:

- A scan of grade 9 to 12 transcripts, meaning O Level, J1 Promotional, J2 Preliminary and Predicted A Level results, plus an explanatory note explaining what these results mean in Singapore
- A counselor’s report, commenting on your academic and extra-curricular achievements
- Two recommendation letters from teachers of academic subjects, commenting on your academic caliber and personal qualities
- SAT or ACT score, with essay score
- A personal essay
- A complementary essay explaining why the institution appeals to you and how you can contribute to the institution
- TOEFL/IELTS scores, though this requirement is usually waived for Singaporean students
- Financial support documents

More competitive institutions often ask for the following additional materials:

- Two SAT II scores
- A complementary essay demonstrating your thought process, world view, ideals and beliefs
- An interview

III.e How does the holistic admission process work?

It is easier to understand the holistic admission process if we understand its purpose: building a diverse, well-rounded freshmen cohort, while meeting institutional requirements.

Diversity is not narrowly defined in terms of academic and extracurricular interests, but also encompasses personalities (e.g. introverted versus extraverted, rational versus emotional), thinking patterns (linear versus lateral), perception of the world, personal values and beliefs, etc. Diversity is greatly emphasized as it is a central part of the liberal arts education, where students are encouraged to explore complexities of the world from each other as much as from instructors.

In Singapore, diversity is a largely an outcome of a large student intake. E.g., Nanyang Technological University admits roughly 4,000 new freshmen annually, and the National University of Singapore, 6000. Such large groups of students are bound to be diverse. As such, the university admission process need

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19 See III.h.
20 See III.g.
not be designed with diversity at the center. In fact, Singaporean meritocracy demands that local universities give priorities to the most academically able.

In contrast, in the United States, many elite universities have annual intakes hovering around 1000–2000 students, and liberal arts colleges, 300–600. The lower the freshmen intake, the more a score-based admission process manifests its inability to ascertain diversity. Moreover, countless American institutions do not believe test scores to be a good indicator of future success to begin with. In such context, it makes for sense for a school to hand-pick from the applicants pool a group of students with varied attributes.

Generally, the admission committee will try to pick out the best group of candidates that satisfy the following conditions:

- The group should cover a good mix of geographic distributions, socioeconomic standings, and ethnicities
- The group should possess a wide breadth of extracurricular achievements, passions, personalities, values and beliefs
- Each individual should offer some unique value, e.g. exceptional flair for research, fresh and interesting critical analysis of societal norms, prowess in team sports, etc.
- Every candidate should satisfy a certain academic standard, but beyond this threshold, differences in academic abilities are of minor importance
- There should be a reasonable number of students interested in each major offered by the institution

In other words, schools generally avoids admitting "too many of the same kind," in order to create diversity. This is the reason why many outstanding applicants, with stellar test scores and cocurricular achievements, get rejected: his or her profile did not fit well with the group that were accepted. E.g., let say that John was an exceptional swimmer, an inspiring leader of the guitar club, and a devout community servant, while still consistently ranking among the top academic performers. Yet, John could well be rejected because:

- Someone with a similar profile was admitted the previous year
- Someone with a similar profile, but a different personality, was preferred
- Among others who were admitted, there were already swimmers and guitar players, even though they they were not as good as John
- Someone with weaker academics and achievements than John, but possessing a more interesting passion and world view, was preferred
- John's application package portrayed him as too generic a student, albeit an excellent one, without any clear personal philosophy or ambition
- John was interested in History, but the History department was being overloaded, while the Chemistry was being seriously undersubscribed, so someone interested in Chemistry was admitted instead
John was interested in Computer Science, but the institution was pushing for more female computer scientists.

John's family could not afford the full school fee, but the institution ran out of scholarship funds that particular year.

Because universities and colleges are trying to maximize diversity as well as satisfy internal, institutional needs, someone who is admitted this year might not necessarily get admitted the next or previous year. The haphazard nature of the holistic admission process makes it difficult to predict the application outcome of any particular student without some knowledge of other applicants to the same institution in the same and well as previous admission cycles.

Nonetheless, successful applicants are those who are well conscious of their strengths and weaknesses, personalities, opinions and dreams, and able to portray their image and identity clearly to the admission committee through essays and interviews. This process is often likened to a journey of self-discovery.

More articles on holistic admission could be found in VI.a.

### III.f How should the personal essay be written?

The personal essay is the protocol for each student to demonstrate his or her uniqueness.

Due to the 650-word limit, the essay is recommended to focus on one single moment, incident, or story, with ample details, illustrations and reflections. It is not recommended to cram too many events or ideas into one single essay with insufficient elaboration. Assuming most admission officer will be burdened with a ton of essays, ideally the essay should be able to give a lasting impression of you to the officer after just one read through: he or she should be able to summarize the essay into a one-sentence remark about how you are special.

The scope of CommonApp essay prompts are very broad and students can effectively write about any subject they desire. However, stylistic elements aside, the narrative in the essay should zoom in on one area of substantial value, for example:

- A personal quality, e.g. tenacity
- A passion, e.g. for violin
- A perception of the world, e.g. why a certain societal value exists, and your take on it
- A personal belief, e.g. how a certain technology hampers social ties, and how this belief shapes your actions
- An identity, i.e. how you define your position in your immediate environment

Whatever the focus, the essay should be personal, i.e. it should be heavily tinged with personal circumstances and reflections, and ideas discussed should be contextualized into your immediate setting. E.g., if you discuss tenacity, you should illustrate how you define it via specific actions, how it manifests in your personal situations, and how your version of being tenacious is different from someone else's, etc.
Most well-written essays make use of the "show, not tell" approach, where ample details and illustrations are used to vividly paint out a point, instead of bluntly spelling it outright.

Some reference essays are published by John Hopkins University\(^{21}\), Connecticut College\(^{22}\), Tufts University\(^{23}\) and many more.

**III.g Does the amount of need-based financial aid requested affect the chance of getting admitted for international students?**

Yes, at most institutions.

Only a few elite institutions claim to be need-blind—meaning they do not take financial circumstances into consideration during the admission process, and promise to grant sufficient financial assistance so that whomever they choose to admit can attend.

Most institutions that grant need-based financial assistance are need-aware. This means that the number of aid-requesting applicants they can admit is limited. Some schools will choose to admit only a handful of internationals but grant them very generous aid packages, while some other schools will choose to admit a larger number of students, but grant them lower financial aid amounts. However, at most institutions, international students that can afford the full fees will have higher priorities.

International students should ask their prospective universities and colleges what percentage of foreign undergraduates receive need-based financial aid, as well as the average aid amount.

**III.h What is a good SAT/ACT score?**

SAT and ACT scores are only of minor importance when "selective" institutions consider which applicants to admit.

However, SAT and ACT scores do act as a good indicator of the general academic ability of the student population at a specific institution. Hence, if your standardized test scores fall on the 75th percentile of a school, you should be able to cope relatively well in academics at that school.

It is recommended to choose academically-matching schools to apply using SAT and ACT scores, instead of grinding those tests to get marginally higher scores to apply to more prestigious institutions.

**III.i What is evaluation of foreign transcript?**

Sometimes an institution might require students to submit a conversion of foreign high school score reports and certificates to the United States equivalency by a third party. Most schools that Singapore students apply to do not have this requirement, but the requirement itself is legitimate and not a scam.

World Education Services (WES.org) is among the oldest organizations that offer this service. An official copy of GCE O and A Levels results need to be purchased at the MOE HQ and sent to WES by MOE\(^{24}\). WES evaluation guidelines for GCE O and A Levels could be found online\(^{25}\).

\(^{21}\) Website address: apply.jhu.edu/apply/essays/
\(^{22}\) Website address: www.conncoll.edu/admission/apply/essays-that-worked/
\(^{23}\) Website address: admissions.tufts.edu/apply/essay-questions/past-essays/
\(^{24}\) For more information, visit: www.moe.gov.sg/about/customer-service/exam-services/#purchase
\(^{25}\) Website address: wenr.wes.org/2014/02/a-guide-to-the-gce-a-level/
IV. Scholarships and Financial assistance

IV.a What is the annual cost of attendance at colleges in the United States without any scholarship or financial assistance?

The following are rough guidelines for international students:

<table>
<thead>
<tr>
<th></th>
<th>Private Institutions</th>
<th>Public Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Fee:</td>
<td>$35,000—$50,000</td>
<td>$20,000—$35,000</td>
</tr>
<tr>
<td>Room &amp; Board:</td>
<td></td>
<td>$10,000—$15,000</td>
</tr>
<tr>
<td>Personal &amp; Miscellaneous Expenses:</td>
<td>$5,000—$10,000</td>
<td></td>
</tr>
<tr>
<td>Total:</td>
<td></td>
<td>$45,000—$75,000</td>
</tr>
</tbody>
</table>

Note: these are 2013 estimates. Fees tend to increase annually.

IV.b What forms of financial assistance are available to international students in the United States?

Besides government scholarships (e.g. PSC) and industry scholarships, tertiary education in the United States can also be funded through institutional merit scholarships, need-based financial assistance, and on-campus employment.

Merit scholarships are grants awarded to individuals with outstanding academic caliber, athletic prowess, and special talents. Financial circumstances are usually not considered when scholarship applicants are evaluated. A few private and public institutions offer merit scholarships to international undergraduates.

Need-based financial assistance are grants awarded based on students' financial circumstances. They help to defray part - or in some cases, all – of the full cost of attendance for students from lower-income households. This means that many students only need to pay the amount that their family can afford to. Good as it may sound, a significant proportion of college students in the United States receive need-based grants.

Many private institutions, mostly liberal arts colleges, extend institutional need-based financial assistance to international students. Federal financial assistance from the United States government is unavailable to international students. Public schools do not offer need-based financial assistance to foreign students.

26 See IV.d.
27 See IV.c.
Merit scholarships and need-based financial assistance may completely cover tuition fees, and sometimes even part of the cost of room and board. These grants do not need to be paid back post-graduation, and are bond-free in most cases.

Many institutions publish the number of international students receiving scholarships and financial aid as well as the total amount awarded last academic year on the CollegeBoard website. To view this information, look up a particular university or college, then click on the "For International Students" tab on the left.

International students are also allowed to work on-campus up to 20 hours per week. However, annual wages only amount to a maximum of a few thousand dollars, which is paltry compared to the full cost of attendance at any 4-year college.

**IV.c Which schools offer need-based financial assistance to internationals?**

A few elite private research universities as well as many private liberal arts colleges are known to have significant funds allocated to need-based financial assistance to internationals. Some notable examples are listed below. The list is not exhaustive.

**Private Research Universities**
- Brown University
- Columbia University
- Dartmouth College
- Harvard University
- Massachusetts Institute of Technology
- University of Pennsylvania
- Princeton University
- Stanford University
- Yale University

**Private Liberal Arts Colleges**
- Amherst College
- Bard College
- Bryn Mawr College
- Colby College
- Middlebury College
- Mount Holyoke College
- Smith College
- Trinity College
- Vassar College
- Wellesley College
- Wesleyan University
- Williams College

**IV. d Which schools offer merit scholarships to internationals?**

Some universities and colleges offering full tuition merit scholarships for internationals are listed below. The list is not exhaustive.
Public Research Universities
- University of Alabama --Huntsville
- University of Alabama --Tuscaloosa
- University of Louisiana --Lafayette
- University of New Orleans

Private Research Universities
- George Washington University

Private Liberal Arts Colleges
- Wesleyan University – Freeman Asian Scholarship
V. Advanced Placement Exams

V.a What are AP examinations?

Advanced Placement courses are year-long, college-level courses offered to high school students. They could be compared to H3 A Level subjects in Singapore.

V.b How can Singapore students benefit from AP examinations?

Most universities and colleges in the United States grant college credits to high AP scores—allowing students to skip year-one introductory courses—though finer details vary from school to school. By taking multiple AP examinations, students can claim a semester's, and in some rarer cases a whole year's, worth of college credits. This means that said students can graduate early, have more free electives, pick up an additional major, or undertake an accelerated Master's track.

Students can take AP examinations without going through a formal course in school—meaning Singaporean students can self-study and prepare for AP examinations after they finish the GCE A Levels or the International Baccalaureate. While AP courses materials have a lot of breadth, their rigor and difficulty should pose no issue for Singapore junior college graduates. Furthermore, a great deal of AP material overlaps with the GCE A Levels and the International Baccalaureate syllabi. Thus, students in Singapore can take advantage of AP examinations to get ahead in college.

V.c Where can I take AP examination examinations without taking AP courses?

In Singapore, most AP subjects are offered by Raffles Institution and the United States Education Information Center\textsuperscript{28}. Registration opens in late February, so interested students should contact them in January.

In Vietnam, a few international schools in Ha Noi and Ho Chi Minh allow outside students to register for AP examinations at their school. However, the number of subjects that are offered are very limited.

V.d A personal note from the author

I got 40 semester hours—more than one year’s worth of college credits—from sitting for 8 AP exams after finishing my A Levels. That means I will graduate one year early, or I can easily take up a second major.

I did not offer A Level Physics and still got a perfect grade for AP Physics C: Mechanics, which even involves calculus.

I hope this will motivate many of you to attempt the AP exams. The rigor of the A Levels will help you self-study various AP subjects with great ease.

\textsuperscript{28} Website address: useic.org
VI. Further reading

VI.a Internet Links

**Getting In: The social logic of Ivy League admissions by Malcolm Gladwell**

**How to Get Into Stanford with B’s on Your Transcript: Failed Simulations & the Surprising Psychology of Impressiveness by Cal Newport**

**Want to Get into Harvard? Spend More Time Staring at the Clouds: Rethinking the Role of Extracurricular Activities in College Admissions by Cal Newport**

**Ask Me Anything: Daniel Grayson – Tufts University**
Visit: http://www.reddit.com/r/iAmA/comments/1onpmp/im_dan_an_admissions_officer_at_a_most_selective/

**Do College Interviews Really Count? by Steve Cohen**

**College Confidential Forums—Why do seemingly perfect students get rejected from Ivies?**

VI. b Apart from those in the United States, which institutions offer scholarships to international student?

Some full tuition scholarships are listed below:

**United Kingdom**

- University of Oxford — Reach Oxford Scholarship
  www.ox.ac.uk/admissions/undergraduate/fees-and-funding/oxford-support/reach-oxford-scholarship

- University of Westminster — International Undergraduate Scholarships
  www.westminster.ac.uk/study/prospective-students/fees-and-funding/scholarships/international-undergraduate-scholarships

- Jardine Foundation Scholarship
  www.jardines.com/community/jardine-foundation.html
**Australia**

- Macquarie University — International Scholarships  
  [www.mq.edu.au/future_students/international/scholarships_and_awards/macquarie_university_international_scholarships/](http://www.mq.edu.au/future_students/international/scholarships_and_awards/macquarie_university_international_scholarships/)

- Melbourne University — Scholarships for International Students  
  [services.unimelb.edu.au/scholarships/ugrad/international](http://services.unimelb.edu.au/scholarships/ugrad/international)

- Australian National University — Scholarships for International Undergraduates  

- Australian Awards Scholarships  

**Hong Kong**

- The University of Hong Kong — Entrance Scholarship  
  [www.als.hku.hk/admission/intl/admission/admissionHK3](http://www.als.hku.hk/admission/intl/admission/admissionHK3)

- Hong Kong University of Science and Technology — International Undergraduate Scholarships  
  [join.ust.hk/international/applyhere/scholarships.html](http://join.ust.hk/international/applyhere/scholarships.html)