Since international students are not eligible for U.S. government funding (e.g. financial aid), here are a few options for loans and grants:

**Graduate Student Association (GSA) Loan (for graduate students only)**
This loan service is operated by the Graduate Student Association and can make a short term loan to any (Rice) graduate student, provided that student is currently registered (and does not already have a GSA loan). Any such qualified graduate student can borrow up to $500; the total fee is only 2%. A loan may have no more than a 90 day repayment term, and GSA retains the right to create extra paperwork by placing your academic record on hold (prevents graduation, registration, transcripts, etc.) and reporting you to the credit bureau--so please pay your loan on time. For more information, please contact gsafinance@rice.edu

**Adams & Moseley Graduate Student Loan Funds (for graduate students only)**
This graduate student loan fund is administered by the Office of Graduate and Postdoctoral Studies and provides loans of up to $2000 with low interest. The student must complete a repayment agreement for within 1 year. These loans can be renewed every year. Student must be enrolled on a full time basis to apply and must maintain full enrollment throughout the duration of the loan. Applications are done through the Financial Aid Office and they are approved by the Dean of Graduate & Postdoctoral Studies. This loan cannot be used to pay tuition or fees associated with attending school. For more information, please see https://graduate.rice.edu/mosleyadams.

**Undergraduate Emergency Loan (for undergraduates)**
There is an Undergraduate Emergency Loan for up to $500. This is a 3 month loan at 6% interest. Students are required to complete an application in the Financial Aid Office (http://financialaid.rice.edu/) and are approved through their office. This loan cannot be used to pay tuition or fees associated with attending school. Please contact John Buck for more information at jjbuck@rice.edu

**Important Note:** Since students on non-immigrant visas are not allowed to use any U.S. government funds, please make sure you are in compliance if you are choosing this option.

**Other Potential Financial Resources**
- Academic departments and deans offices may offer travel funds for conferences.
- College Magisters (for undergrads) may use discretionary funds in certain cases, or may possibly be able to recommend for emergency funds.
- Find an on campus job at [http://jobs.financialaid.rice.edu/](http://jobs.financialaid.rice.edu/)
  - **F-1 students:** Part-time (20 hours/week or less) on-campus work does not require special authorization, but you must maintain your full-time student status or your work on-campus will become illegal.
  - **J-1 students:** All on-campus work does require prior authorization from an OISS advisor - call to set up an appointment (713-348-6095).
- Additional non-emergency funding resources are available at: [http://oiss.rice.edu/funding](http://oiss.rice.edu/funding).
- F and J students may make an appointment to meet with an OISS advisor regarding possible emergency funds or emergency work authorization.