Leo S. Rowe
Pan American Fund

Who We Are
The Leo S. Rowe Fund (www.oas.org/rowe) is a student loan program within the Department of Human Development of the General Secretariat of the Organization of American States (GS/OAS), that awards interest free loans to help citizens from Latin America and Caribbean finance their higher education or research in accredited universities across the United States.

Our Vision
The Rowe Fund contributes to the economic and social advancement of developing countries within the Americas through financing higher education in the United States while simultaneously fostering friendship and communication between the peoples of the region by promoting the positive benefits of intellectual and educational exchange.

Interest-free loans
Interest-free loans, up to US$15,000, are granted with the understanding that beneficiaries must fully repay the loan and return to their home country in order to apply their training and knowledge acquired abroad.

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

Repayment of the Loan
Loan repayment may be arranged in equal monthly installments of up to fifty-payments. The first loan payment is due three months after the student’s expected date of completion of studies for which the loan was approved (as specified in the loan agreement).

Application
Loan Applications are usually submitted directly from students to the Rowe Fund Secretariat. There is no deadline to apply for a loan; a candidate may apply at any time during the year once they have been accepted into a university in the United States. Funding is sent directly to the student after approval. Eligible candidates may download the application forms at www.oas.org/rowe, or may send an e-mail requesting the application forms at rowefund@oas.org or by mail to the Organization of American States.

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.

“Studying in the United States gave me a global focus”.  
Program officer at CARICOM and former Rowe Fund beneficiary from Trinidad and Tobago
Budgeting
It is essential that international students develop sound financial habits, such as establishing realistic budgets and reducing personal expenses. When creating their budgets, students need to consider educational costs as well as living expenses. Living expenses include the cost of housing, transportation, food, clothing, books and other personal items. These expenses can vary greatly within the United States. University financial aid offices and city government commerce and tourism offices are excellent resources for obtaining information on living expenses. It is important for students to find realistic estimates of living expenses when developing budgets because these costs may be vastly different from similar items in their home country.

Cutting Costs
There are several ways that international students can reduce the costs of their education. One primary way is to choose universities and programs that are more cost effective. Attending a university in less expensive regions of the US is one way to reduce costs. Another alternative is attending a university that offers an accelerated program.

Universities offer accelerated programs by allowing transfer credits or advanced standing for studies completed in one's home country, or by allowing students to take courses at community colleges, over the summer, or additional courses during the semester.

Students should also try to find ways to curtail living expenses. Students can reduce 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. Financial aid includes: free aid, typically known as scholarships or fellowships, and educational loans. Making informed decisions about financial aid can save students thousands of dollars in the future.

Scholarships and Free Aid
Free aid is money that students do not need to pay back. This type of aid tends to be highly competitive and requires excellent academic records. Possible resources for free aid include government, corporate, or foundation sources in one’s home country, the host university, international foundations, organizations, and the U.S. government. Many governments will provide funding for students, particularly those studying math, sciences or technology. In addition, some employers may be willing to fund their employee's studies. Since students are not required to pay back this money, students should apply for as many scholarships and fellowships as they are eligible for.

Loans
Loans should be considered a complementary form of financial aid for the purpose of supplementing other financial resources. Students need to determine how much they will need to borrow and how they will repay the loan prior to applying for a loan. A general guideline is to never borrow more than absolutely necessary. When developing a repayment plan, students need to consider many factors. Students need to find out what the required monthly payment will be, when repayment begins and how many payments they will need to make in order to repay the loan. In addition, students should determine how much they will be charged in fees, what interest rates will be charged, and whether there is a loan forbearance period while the student is in school. There are many financial aid websites that provide loan calculator tools to help students in this process.


“I was able to interact and exchange information with a diverse group of scientists in different fields.”
An engineer and former Rowe Fund beneficiary from Ecuador.
Financial Guide
for Higher education in the Americas:

The following list has been updated as of February 2009. It is a compilation of data that includes addresses, telephone numbers, fax numbers and links to web sites that are not under the control of the General Secretariat of the Organization of American States (GS/OAS). The addresses, telephone numbers, fax numbers and links are provided as a convenience for users 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 following lists are not exhaustive listings of all scholarship and loans available in the Americas. All data and information listed herein is ‘as is’. The GS/OAS and the Organization of American States (OAS) make no warranty, express or implied, as to the accuracy or completeness of any of the data information in this booklet and the GS/OAS, its personnel, and the OAS are not liable jointly, severally, or in any other way, for any expense or damages of any kind incurred as a consequence of its use, including expense or damages arising from communication failure and/or telephone, fax, handheld device or computer malfunctions associated with use of the information contained herein. Moreover, the GS/OAS, its personnel, and the OAS are not liable for any actions taken in reliance on or otherwise based upon the information on this booklet. If the user of this booklet is dissatisfied with the information contained herein, his/her sole and exclusive remedy is to cease using it.

General Secretariat of the Organization of American States (GS/OAS)
Department of Human Development. 1889 F St. NW, Washington, DC 20006, Phone: 1 (202) 458-3000, Fax: 1 (202) 458-3897, www.educoas.org

The OAS Scholarship offers opportunities to citizens and residents of Member States to obtain graduate degrees or pursue graduate-level research in any OAS country, except that of their country of citizenship or permanent residence. Contact: Scholarships@oas.org

The Rowe Fund student loan program helps citizens from Latin America and Caribbean Member States finance their studies in universities across the United States by awarding interest free loans. Contact: Rowefund@oas.org or visit www.oas.org/rowe

Professional Development Scholarship offers scholarships for short professional development courses in specialized areas of training. Contact: PDSP@oas.org

The Educational Portal of the Americas and its Virtual Classroom support the countries of the region by providing necessary training and updating human resources opportunities through the use of information and Communication Technologies (ICTs) from an interdisciplinary and multi-sectoral approach. Contact: Portal@oas.org

Antigua and Barbuda
Ministry of Education: Scholarships
The Ministry of Education offers scholarships for citizens to study abroad.

Argentina
Ministry of Education: Beca Externa

Scholarships and Loans Available for Latin American and Caribbean Students by country

Bahamas
Ministry of Education: All Bahamas Merit Scholarship
Thompson Boulevard, P.O. Box N-3913, Nassau, Bahamas. Phone: 1 (242) 502-2700, Fax: 1 (242) 322-8491, info@bahamaseducation.com, www.bahamaseducation.com, The Ministry of Education offers scholarships for citizens to study in the U.S.

Bolivia
Fundación Para la Producción (FUNDA-PRÓ): Programa de Financiamiento Educativo (EDUCAPRO)
Calle Pedro Salazar N° 484 - Plaza Avaroa. La Paz, Bolivia. Phone: (591) 2-241-1139, Fax: (591)-2-241-5119, www.programapro-bol.org. FUNDA-PRO offers loans to Bolivian students for graduate and the last two years of undergraduate studies in Bolivia or abroad.

CIPED: Centro Impulsor de Educación Profesional.
cidep@mail.cotas.com.bo - Santa Cruz - Bolivia. This program offers student loans to Bolivian students.

Brazil
Carlos Chagas Foundation (CCF)/ Ford Foundation: Ford Foundation International Fellowships Program
Fundação Carlos Chagas - Programabolsa, Av. Prof. Francisco Morato, 1565 Jd. Guedala 05513-900 São Paulo SP, Phone: (11) 3722-4404, programabolsa@fcc.org.br, www.programabolsa.org.br/ The International Fellowships Program provide scholarships for graduate studies to under-represented students

Conselho Nacional de Desenvolvimento Científico (CNPq): Bolsas Individuais
Endereço - CNPq Sede, SEPN 507, Bloco “B”, Ed. Sede CNPq 70740-901 Brasilia, DF. Phone: (61) 2108-9000, Fax: (61) 2108-9394, elir@cnpq.br, www.cnpq.br. CNPq provide loans for undergraduate and graduate study.

Coordenação de Aperfeiçoamento de Pessoal de Nível Superior (CAPES):
Ministério da Educação - Anexos I e II - 2º andar - 70359-970 - Brasília, DF. Phone: (61) 2108-9000, Fax: (61) 2108-9394, elir@cnpq.br, www.cnpq.br. CAPES provides funding for graduate studies.

Fundación APLUB de Crédito Educativo (FUNDAPLUB):
Chile
Comisión Nacional de Investigación Científica y Tecnológica (CONICYT):
Programa de Capital Humano Avanzado
María Luisa Santander 572, Providencia, Santiago - Chile, Phone: (562) 365-4616, Fax: (562) 365-4633, www.conicyt.cl. CONICYT provides scholarships for graduate studies locally and abroad.

La Fundación Equitas: Ford Foundation International Fellowships Program
Asturias 166, Las Condes, Santiago, Chile, Phone: (562) 263-0399 http://fundacionequitas.org. The International Fellowships Program provides scholarships for graduate study to under-represented students locally and abroad.

Colombia
Colombian Institute for Educational Loans and Technical Studies Abroad (ICETEX): Loans and scholarship
Phone: (571) 281-0701, info@icetex.com, www.icetex.gov.co, ICETEX coordinates a number of scholarship programs for Colombian students and also offers loans for studies locally and abroad.

Foundation for the Future of Colombia (COLFUTURO): General Loan-Scholarship Program (PGB)
17 No. 39S-00, Bogota, Colombia. Phone: (571) 232-2048/245, Fax: (571) 288-4575, cofuturo@openway.com.co, www.colfuturo.org, COLFUTURO provides funds for postgraduate studies. It is available to students who have been accepted to master or doctoral programs in any subject in any foreign university.

Instituto Colombiano para el Desarrollo de la Ciencia y la Tecnología “Francisco José de Caldas” (COLCIENCIAS): Science & Technology Program
U.S.: LASPAU, 25 Mount Auburn Street, Cambridge, MA 02138-6095, Phone: 1(617) 495-0369, Fax: 1(617) 495-8990.
Colombia: COLCIENCIAS, Transversal 9A #132-28, Santafé de Bogotá, Phone: (571) 625-8480, Fax: (571) 625-1788, www.colciencias.gov.co. This program is for Colombian professors and researchers in engineering and the natural and social sciences to pursue master’s and doctoral degrees at universities outside of Colombia.

Costa Rica
Comisión Nacional de Préstamos para Educación (CONAPE)
Apartado 5707, San José, Costa Rica, Phone: (506) 225-3678, Fax: (506) 234-6268, www.conape.go.cr, CONAPE offers loans for undergraduate and graduate studies.

Dominican Republic
Acción Pro Educación y Cultura (APEC): La Fundación APEC de Crédito Educativo, Inc. (FUNDAPEC)

Ecuador
Fundación Luis. A. Dávalos (FLAD)
6 de Diciembre N24-48 y Foch. Edif. CEPSA 2do piso, Quito, Ecuador, Phone: (593) 2-250 8551, Fax: (593) 2-250 9290, www.fundaciondavalos.org. They offer loans and scholarships for undergraduate and graduate studies.

Instituto Ecuatoriano de Crédito Educativo (IECE)
Manuel Larrea 323 y Arenas, Quito, Ecuador. Phone: (593) 2-256-0349, Fax: (593) 2-250-1319, www.iece.fin.ec. FLAD offers loans and scholarships for studies locally or abroad.

El Salvador
Ministry of Education of El Salvador: FANTEL Scholarships for Higher Education
www.laspau.harvard.edu/fantel/ Laspau_webmaster@calists.harvard.edu This program supports university studies for Salvadoran citizens both locally and abroad.

“I am able to positively contribute to a transforming sector”.
A General Manager and former Rowe Fund beneficiary from Jamaica.

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

**Peru**

**Instituto Peruano de Fomento Educativo (IPFE)**
Jr. Coronel Zegarra 758 - Jesús María, Lima 11 - Perú, Phone: (511) 471-7397, Fax: (511) 471-7396, www.ipfe.org.pe. This program provides loans for university studies or training locally and abroad.

**National Council for Science and Technology (CONCYTEC): Fondo Nacional de Desarrollo Científico, Tecnológico y de Innovación Tecnológica (FONDECYT)**
Calle del Comercio 197 “San Borja” Lima - Perú. Phone: (051) 1-225-1150, Fax: (051) 1-225-1150 ext. 1055, gchapelle@concytec.gob.pe, http://portal.concytec.gob.pe/index.php/fondecyt.html Through this program the government offers scholarships for graduate studies abroad.

**Oficina de Becas y Crédito Educativo (OBEC): Ministerio de Educación**
Calle Tiziano 387, Urbanización San Borja, Lima, Perú, Phone: (511) 225-3107, (511) 612-8282, Fax: (511) 612-8283, http://www.minedu.gob.pe/obec/ This is a government program that provides loans and scholarships for studies in Peru and abroad.

**Presidencia del Consejo de Ministros (FINCyT):**
LASPAU, 25 Mount Auburn St., Cambridge, MA 02138-6095, Phone: 1 (617) 495-0432, Fax: 1 (617) 495-8990, craig_hastings@harvard.edu, www.laspau.harvard.edu/programs/prog_fincyt_sp.htm, This program supports doctorate studies locally and abroad.

**Uruguay**

**Fondo Solidaridad: Becas Post Grado “Carlos Quijano”**.
Phone: (02) 400-14-45, www.fondosolidaridad.org.uy, Informes@gondosolidaridad.org.uy This program awards scholarships for graduate studies at home or abroad.

**Panama**

**Instituto para la Formación y Aprovechamiento de Recursos Humanos (IFARHU): Becas Completas / Becas Parciales / Cupos / Ayudas**
Via España, República de Panamá, Panamá, Phone: (507) 500-4814/4815, Fax: (507) 500-4758, www.ifarhu.gov.pa. IFARHU offers loans and scholarships to Panamanian students or professionals for higher education studies in Panamá and abroad.

**Mexico**

**Fondo Nacional Para la Cultura y las Artes**
Phone: (525) 605-8577, http://fonca.conaculta.gob.mx/, This program offers scholarships for Master’s, PhDs and specialization courses in architecture, visual arts, dance, cultural studies, audiovisual media, music and theatre.

**Fundación Beca**
Av. Industrialización No. 1 bis, Col. Álamos 2a. Sección, Santiago de Querétaro, Qro., C.P. 76160 México, informes@fundacionbeca.net, www.fundacionbeca.org This program offers scholarships for postgraduate courses abroad.

**Instituto de Financiamiento e Información para la Educación (EDUCAFIN)**

**FIDERH: Human Resources Development Fund**

**National Science and Technology Council (CONACYT): Becas para Estudios de Posgrado**

**Panama**

**Instituto para la Formación y Aprovechamiento de Recursos Humanos (IFARHU): Becas Completas / Becas Parciales / Cupos / Ayudas**
Via España, República de Panamá, Panamá, Phone: (507) 500-4814/4815, Fax: (507) 500-4758, www.ifarhu.gov.pa. IFARHU offers loans and scholarships to Panamanian students or professionals for higher education studies in Panamá and abroad.

**“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”.**
Paul Schultz, Nobel Prize in Economics
Scholarships for Latin American and Caribbean Students

The United States
The U.S. government, as well as different foundations, and organizations also offer a variety of scholarships for students from Latin America and the Caribbean.

FOREIGN FULBRIGHT STUDENT PROGRAM INTERNATIONAL FULBRIGHT SCIENCE AND TECHNOLOGY AWARD
U.S Department of State, administered by the Institute of International Education: 400 K Street, NW, Suite 650, Washington, DC 20005. www.foreign.fulbrightonline.org/fulbrightprogram.html. Outside the U.S., the Fulbright Program is administered by bi-national Fulbright Commissions/Foundations or U.S. Embassies. All Foreign Student Program applications are processed by these offices. Therefore, foreign students must apply for Fulbright Fellowships through the Fulbright Commission/Foundation or U.S. Embassy in their home countries. Program eligibility and selection procedures are determined by each country.

HUBERT H. HUMPHREY FELLOWSHIP PROGRAM
U.S Department of State, administered by the Institute of International Education: 400 K Street, NW, Suite 650, Washington, DC 20005. www.humphreyfellowship.org. The recruitment for the Humphrey Fellowship program is done by the U.S. Embassies or Fulbright Commissions in participating countries.

INTERNATIONAL HUMAN RIGHTS INTERNSHIP PROGRAM
Institute of International Education: 1400 K Street, NW, Suite 650, Washington, DC 20005. Phone: 1 (202) 326-7725, Fax: 1 (202) 326-7763, ihrip@iie.org, www.iie.org/ihrip. The International Human Rights Internship Program (IHACP) works to foster the human rights movement by promoting the exchange of knowledge and ideas between human rights organizations in the Global South and the former CIS states.

"Professionally I am now able to address social problems in my home country and in the Latin American region from a wider perspective". A technical officer at the Pan American Health Organization and former Rowe Fund beneficiary from Peru.

AAUW INTERNATIONAL FELLOWSHIPS
American Association of University Women Educational Foundation: AAUW Educational Foundation, Dept 60 301 ACT Drive, Iowa City, IA 52243-4030. Phone: 1 (319) 337-1716 ext. 60, aauw@act.org, www.aauw.org/education/fga/fellowships_grants/international.cfm. International Fellowships are awarded for full-time study or research in the United States to women who are not United States citizens or permanent residents. Both graduate and postgraduate studies at accredited institutions are supported.

American Society of International Law: ARTHUR C. HELTON FELLOWSHIP PROGRAM
2223 Massachusetts Avenue, NW, Washington, DC 20008, Phone: 1 (202) 939-6000. fellowship@asil.org, www.asil.org/aboutasil/heltonindex.html. Helton Fellowships provide financial assistance in the form of “micro-grants” for law students and young professionals to pursue field work and research on significant issues involving international law, human rights, humanitarian affairs, and related areas.

American Society for Microbiology: ASM INTERNATIONAL FELLOWSHIP FOR LATIN AMERICA AND THE CARIBBEAN

Association for Women in Science: AWIS PRE-D OCTORAL AWARDS
7008 Richard Drive, Bethesda, MD 20817-4838. www.awis.org/careers/edfound.htm#graduate Female students enrolled in a behavioral, life, physical, social science or engineering program leading to a Ph.D. degree may apply. Non-U.S. citizens must be enrolled in a Ph.D. program at a university in the United States.

American Historical Association: Fellowship in Aerospace History

*"Educational exchange can turn nations into people, contributing as no other form of communication can to the humanizing of international relations. Man’s capacity for decent behavior seems to vary directly with his perception of others as individual humans with human motives and feelings, whereas his capacity for barbarism seems related to his perception of an adversary in abstract terms, as the embodiment, that is, of some evil design or ideology". Senator J. William Fulbright
Scholarships for Students Latin American and Caribbean

Barra Foundation: Barra Foundation International Research Fellowships

Council on Foreign Relations: Edward R. Murrow Fellowship
58 East 68th Street, New York, NY 10065. Phone: 1 (212) 434-9489, Fax: 1 (212) 434-9801, fellowships@cfr.org, www.cfr.org/about/fellowships/murrow.html. A resident Fellowship for a foreign correspondent or editor of international news for an English language medium.

Educational Testing Service: ETS Harold Gulliksen Psychometric Research Award Program
Research and Development Division, Rosedale Road, Mail Stop 11-R, Princeton, NJ 08541-0001. Phone: 1 (609) 734-5543, internfellowships@ets.org, www.ets.org. During the academic year selected fellows study at their universities and participate in a research project under the supervision of an academic mentor and in consultation with an ETS research scientist.

The Ford Foundation International Fellows Program (IFP), 320 East 43rd Street New York, N.Y. 10017 USA, Phone: 1 (212) 573-5000, Fax: 1 (212) 351-3677, http://www.fordfound.org/grants/fellowships/individuals, IFP intends to identify emerging leaders (disadvantaged groups, including racial, ethnic and religious minorities). Eligible countries and contact information in Latin America:
Brazil: Carlos Chagas Foundation (CCF), http://www.programabolso.org.br
Chile: La Fundación Equitas, http://fundacionequitas.org
Guatemala: Center for Research on the Mesoamerica Region (CIRMA), http://www.cirma.org.gt
Mexico: Center for Research and Higher Education in Social Anthropology (CIESAS), http://www.ciesas.edu.mx/ciesas-ford/Intro.htm

Inter-American Development Bank and the Government of Japan: Japan-IDB Scholarship Program
1300 New York Avenue, NW, Stop W 0602, Washington, DC 20577. jsp@iadb.org, www.iadb.org. These scholarships seek to train people who have experience in the public sector and/or academia and intend to return to their countries to work in the same area.

Inter-American Press Association: Inter American Press Association Scholarship Fund
Zulay Chirinos: Jules Dubois Building, 1801 SW 3rd Avenue, Miami, FL 33129. zchirinos@sipiapa.org, www.sipiapa.com. A $20,000 scholarship for tuition for one academic year to enable those from Latin America or the Caribbean to study in recognized journalism schools in the United States or Canada.

John Simon Guggenheim Memorial Foundation: John Simon Guggenheim Foundation Fellowship Competition
90 Park Avenue, 33rd Floor, New York, NY 10016. Phone: 1 (212) 687-4470, Fax: 1 (212) 697-3248, fellowships@gf.org, www.gf.org. This fellowship is for advanced professionals in all fields (natural sciences, social sciences, humanities, creative arts) except the performing arts. Fellowships are not available for students. The Foundation selects its Fellows on the basis of two separate competitions, one for the United States and Canada, the other for Latin America and the Caribbean.

World Bank: Margaret McNamara Memorial Fund (MMMF)
1818 H Street, NW, 1818 H Street, NW, MSN H2-204, Washington, D.C. 20433, Phone: 1 (202) 473-8751, Fax: 1 (202) 522-3142, mmmf@worldbank.org, http://www.mmmf-grants.org/. The MMMF gives grants to women from developing countries engaged in studies for a degree in the United States. They demonstrate a commitment to working for the benefit of women and children in the developing world, and plan to return to their countries within approximately two years of receiving the grant.

Quacquarelli Symonds (QS): QS Community Scholarships for MBA and Postgraduate Studies
www.qsnetwork.com. These are five awards of US$2,000 each, for QS World MBA Tour and QS World Graduate School Tour applicants, who demonstrate an exceptional level of socially responsible leadership and an ability to motivate others.

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

“I contribute academically and culturally to my country as I use what I learned in the US every time I step into the classroom”. A University professor and former Rowe Fund beneficiary from Brazil.
Quacquarelli Symonds (QS): QS Leadership Scholarship for MBA and Postgraduate Studies
www.qsnetwork.com. This is a US$10,000 scholarship for QS World MBA Tour or QS World Graduate School Tour participants who demonstrate exceptionally strong leadership potential and innovative thinking.

Tenaris, Ternium and Techint: Roberto Rocca Education Program
Pasaje Carlos María Della Paolera 299 - 2nd Floor, (C1001ADA) Buenos Aires, Argentina. The Roberto Rocca Education Program is an initiative to provide scholarships and fellowships to talented undergraduate and graduate students of engineering and the applied sciences in selected countries. Eligible Countries:
- Argentina: becas.argentina@robertorocca.org,
- Brazil: bolsa.brasil@robertorocca.org,
- Colombia: becas.colombia@robertorocca.org,
- Mexico: becas.mexico@robertorocca.org,
- Venezuela: becas@robertorocca.org or info@robertorocca.org
www.robertorocca.org

Rotary International: Rotary Ambassadorial Scholarships
www.rotary.org. The purpose of the program is to further international understanding and friendly relations among people of different countries and geographical areas. The program sponsors several types of scholarships for undergraduate and graduate students as well as for qualified professionals pursuing vocational studies.

1250 24th Street NW, Washington, DC 20037, USA. efn@wwfus.org. This program provides financial support for education-related costs for a period of up to two years for conservationists in Africa, Asia, and Latin America in a wide variety of disciplines. Study can be at the master’s or doctoral level and can take place anywhere in the world.
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.

Othorga 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 pais 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.