AkwaaAdvisors

Studying abroad on a scholarship: what it really takes.

For Ghanaian students and their parents. Read it together, keep it somewhere you'll find it again, and come back to it when the deadlines start.

Figures checked October 2026. Dates are for students starting university in autumn 2027.

BEFORE YOU START

Thanks for talking with us.

This pack is yours to keep, whether or not we ever work together. Share it with your parents. Most of what's in here, families only find out halfway through the process, usually the hard way.

Here's the short version. Full scholarships to study abroad are real. Every year, a few thousand international students get grants from US universities, often worth more than $80,000 a year, and Ghanaians are among them. The catch is that the money sits at a small number of universities, and a lot of very good students want it.

In our experience, the students who miss out rarely lose on talent. They apply to universities that were never going to fund them. Or the aid forms go in with the wrong figures. Or they hear about a deadline a week after it closed. Every one of those can be avoided, and that's what the rest of this pack is about.

One more thing. Nobody can promise you a place or a scholarship, and you should be wary of anyone who does. What you can control is how well you prepare. You can start on that this week.

The AkwaaAdvisors team

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THE BIG PICTURE

The numbers worth knowing

All six come from our 2026 report on Ghanaian students and US aid, and each one comes from the organisation that collects it.

12,825

Ghanaians were studying in the US in 2024/25. That's a record, and about three times as many as five years earlier.

IIE Open Doors 2025

1 in 5

of them is an undergraduate. Most are graduate students, many of them paid through research and teaching jobs.

IIE Open Doors 2025

$83,013

was Harvard's average yearly grant to each of its 805 international undergraduates. A grant is never paid back.

Harvard Common Data Set 2025-26

about 4,100

international undergraduates, from every country in the world, got grants at 13 of the most generous universities put together.

University Common Data Sets, our sum

48% fewer

US student visas went to Ghanaians in 2025 than in 2024: 2,692 against 5,193.

US State Department, fiscal years

2 ×

A dollar now costs about twice as many cedis as it did at the end of 2021.

Bank of Ghana

Put together: the money is there and the awards are big, but places are few. Where you apply and how you fill in the forms count for as much as your grades.

EYES OPEN

Hard truths, and the good news

We'd rather you hear the difficult parts from us now than find them out in March. Each one has a better side.

THE HARD TRUTH

The most generous universities are very hard to get into.

MIT admitted about 2% of its applicants for the class of 2029.

THE GOOD NEWS

You don't need to get into MIT.

A wider group of universities also meets full need for the international students they admit. Spread across eight to twelve of them, your chances look very different.

THE HARD TRUTH

A year costs $92,000 to $98,000.

That's the 2026-27 price at Harvard, MIT, Yale and Dartmouth, or about GH₵1.08 million for Harvard's billed costs alone.

THE GOOD NEWS

At these universities, the price isn't what you pay.

What you pay depends on your family's income. Harvard expects nothing from parents earning under $100,000 a year.

THE HARD TRUTH

The visa got harder in 2025.

The US issued 48% fewer student visas to Ghanaians than the year before.

THE GOOD NEWS

You can prepare for it.

Practise for the interview early, book it as soon as you have your I-20, and keep a funded option outside the US in case.

THE HARD TRUTH

It takes about eighteen months.

Applications go in around November and January, but the groundwork starts the year before.

THE GOOD NEWS

You don't need your WASSCE results to apply.

Most Ghanaian students apply in SHS 3, before they sit the exam, and send their results in August.

THE HARD TRUTH

Your family's finances get looked at closely.

The aid forms ask about income, savings, land, property and businesses, with documents to back them up.

THE GOOD NEWS

An untidy picture doesn't rule you out.

A family business, cash income or no tax return each has a proper way to be shown.

HOW IT WORKS

How US financial aid works

At universities that meet full need, your family's finances set the bill. The price on the website is only the starting point.

Cost of attendance
Tuition, housing, food, books and personal costs for a year.

−

What your family can pay
The university works this out from your CSS Profile and your documents.

=

Your need
A full-need university covers it, mostly with grants.

Need-blind for international students

These eight don't look at whether you asked for aid when they decide on your application, and they meet full need for everyone they admit.

- **Harvard**
- **Princeton**
- **Dartmouth**
- **Amherst**
- **Yale**
- **MIT**
- **Brown**
- **Bowdoin**

Need-aware, but full need

Stanford, Penn, Columbia, Duke, Williams and others do weigh your aid request when they decide. If they admit you, though, they meet your full need. They belong on most lists.

Everyone else

Aid for international students is smaller and often based on merit. Read each university's aid page before you add it.

Should you ask for aid? If your family needs it, yes. A place you can't afford is no use to you, and some universities won't let you ask later. Policies change, so check each university's own aid page every year.

WHAT'S AHEAD

The next eighteen months

This is the calendar for a student starting in autumn 2027. If you're aiming for 2028, add a year to every date. Starting late? Most regular deadlines fall in early January, so a shorter list can still work.

Jan to May
SHS 2

Groundwork

- Find the universities that fund international students.
- Check which ones want the SAT or an English test, and register early.
- Keep your grades up. Universities will see them.

June and July
the summer before

Writing season

- Draft your personal statement (650 words) and write down your activities while you remember the detail.
- Your parents start collecting the documents on page 8.

August to October
SHS 3

Applications open

- The Common App opens on 1 August.
- In September, ask your teachers for recommendations and your school for transcripts.
- The CSS Profile opens on 1 October. Start it that week.

November and December

Early deadlines

- Early rounds close on 1 and 15 November, often with the aid forms due the same day.
- Early results come out in mid-December. Finish your other applications whatever they say.

January to April

Deadlines, then decisions

- Regular deadlines fall between 1 and 15 January.
- Decisions and aid offers arrive in late March. Compare them in cedis, not just dollars.
- You accept one offer by 1 May.

May to August

Visa and travel

- The university sends your I-20. You pay the SEVIS fee and book your visa interview in Accra.
- WASSCE results come out in August. You send them on, pack, and fly.

MONEY MATTERS

What it costs before the money comes

A full scholarship covers your studies. It doesn't cover getting there. Plan for these costs early so none of them catches you out.

WHILE YOU APPLY

$25, then $16

for the CSS Profile: $25 for the first university, $16 for each after that. Harvard, Dartmouth, Amherst and Bowdoin are among those that accept a free form instead.

$111

for the SAT in Ghana, if your universities ask for it. Test centres fill up, so book early.

Varies

for application fees. Some universities charge nothing. Many waive the fee if your school confirms you can't pay.

Ask first

before you pay anything. A fee is rarely refunded once it's paid.

ONCE YOU'RE ADMITTED

$350

for the SEVIS fee. Pay it at least three working days before your visa interview.

$185

for the visa application fee, plus any new charges the US adds.

Before you fly

a passport, medical checks and often the first flight.

When you land

a laptop, warm clothes and money for the first few weeks.

Never pay to receive a scholarship. Real scholarships don't charge a fee to apply or to release an award. More on page 11.

FOR PARENTS

What your parents will be asked for

The aid forms are built from your family's real documents for the 2025 calendar year. For most parents this is the hardest part of the whole process, so it helps to start gathering early.

EVERY FAMILY

- Bank statements for January to December 2025, for every account
- Mobile money statements for the same months
- Loan statements
- School fees receipts for brothers and sisters
- Large medical bills that NHIS didn't cover
- What the family owns and what it owes
- Who lives in the household, and who else the family supports

IF A PARENT EARNS A SALARY

- Payslips for 2025 and an employer's letter with gross pay
- A SSNIT statement, and a GRA return or Tax Clearance Certificate if there is one

IF A PARENT RUNS A BUSINESS

- A record of what the business bought and sold in 2025
- A short note showing how the income was worked out

IF A PARENT FILES NO TAX RETURN

- Confirmation from GRA that they didn't need to file
- A signed non-filer statement, and other proof of income

IF THE FAMILY OWNS PROPERTY

- What the home and any plot, rooms or shop would sell for, and what's still owed

IF PARENTS ARE SEPARATED

- The other parent's income documents, or a signed letter if there's no contact

Talk about money first. Before you choose a single university, agree on one figure as a family: what you can pay each year, for four years, without hardship. That number shapes the list and the forms.

CHOOSING WHERE TO APPLY

How a funded list is built

For a student who needs full aid, eight to twelve universities is about right. That's enough to give you real chances, and few enough to do each application well. Most of them should be universities that meet full need.

A few
LONG SHOTS

Need-blind universities
Asking for aid costs you nothing here, and the awards are the most generous going. Very few places, so never your whole list.

Several
THE CORE

Need-aware universities that meet full need
They weigh your aid request when they decide. Admit you, and they cover your need.

A few
WHERE YOU SHINE

Universities where your record stands out
Your grades put you above their typical student, and they give real aid to international students.

1 or 2
OUTSIDE THE US

A funded option elsewhere
Canada's few full awards, Mastercard Foundation partner universities, NYU Abu Dhabi, or government awards to countries such as Hungary.

One rule above the rest: if a university can't show that it would fund you, take it off the list, however famous it is.

THINGS PEOPLE SAY

Myths that cost families money

MYTH	FACT
"You need your WASSCE results before you can apply."	Most Ghanaian students apply in SHS 3 with the grades they have so far. The WASSCE results follow in August.
"If you ask for aid, they'll reject you."	At the eight need-blind universities, asking makes no difference. Elsewhere it can count, but a place you can't afford won't help you. Ask.
"No tax return means no aid."	Parents who don't file can still apply. Each signs a non-filer statement and sends other proof of income, like payslips or bank statements.
"A brilliant essay wins the scholarship."	The essay matters, but your list and your aid forms decide most of it. Sort those out first.
"With B grades, don't bother."	The most selective universities are a long shot. Universities where you're above their typical student are not, and a strong WASSCE helps.
"A full scholarship means it costs us nothing."	Fees, the visa, the flight and your first weeks still need paying for. Page 7 has the list.
"The right agent can guarantee a place."	Only the university decides. And many agents are paid by the universities they recommend, which is worth knowing before you listen.

PROTECT YOUR FAMILY

Scams, and how to spot them

If someone wants money before you get a scholarship, it's almost certainly a scam. Check any offer on the official website of whoever is supposed to be giving it.

A fee to apply or to "release" an award
Universities, foundations and the Ghana Scholarships Authority never charge one.

A guarantee
"100% admission" or "guaranteed scholarship". No one can honestly promise either.

A request for your passport or passwords
Never hand over your passport, your Common App password or your email login.

Pressure to pay today
"Only three places left, pay now, tell no one." Real deadlines are published openly.

Five questions to ask anyone offering help (us included)

1. Who pays you: my family, or the universities you recommend?
2. What will you do, and what will I do myself?
3. What's the total cost, in writing, before we start?
4. Will you write my essays? The only good answer is no.
5. What happens if it isn't working halfway through?

Not sure about an offer? Post it in our WhatsApp group and we'll tell you what we think. It costs nothing.

POINT YOUR PHONE CAMERA AT A CODE

Free tools for the road

All free, all made for a phone. Anything you type stays on your own device.

Deadlines calendar
Pick your universities and get every deadline on your phone, with a reminder a week before.

CSS Profile checklist
The documents your parents need, matched to your family.

Aid offer comparison
Put your offers side by side and see the real cost in cedis.

The 2026 annual report
The full numbers behind page 3.

Free guides
100 guides on aid, applications and scholarships.

WhatsApp group
Ask us anything. It is free to join.

AkwaaAdvisors

In 2024/25, 12,825 Ghanaians were studying in the US. The next count could include you.

You can do all of this on your own, and students have been funded using our guides and nothing else. If you'd rather have someone with you from the first list to the visa interview, this is what we offer.

The Full Journey

Your aid-first list, every essay, every application and aid form, and preparation for the visa interview, for a whole application season. $850, paid in two parts: 70% to start and 30% when your applications are in.

Just one part

Help with your personal statement for $250, or with the scholarship and aid forms for $300. The price is agreed in writing before any work starts.

Questions?

Ask us in the WhatsApp group, or book a call. Parents are always welcome, and we speak English and Twi.

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