



Financial Aid



IE Financial Aid

Funding your program and other services



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Program Funding Support: IE Financial Aid and Tips on How to Use This Guide

You've made it through the admissions process and have decided to join one of our top-ranked undergraduate, master or doctoral programs, or alternatively a Top Management program or Programa Superior, however one item still remains: figuring out your program funding plan. This is where IE Financial Aid can help.

Student Profiles We Support

IE Financial Aid is the department at IE that helps Bachelor, Master and DBA degree candidates with regards to scholarships, fellowships and loans. Additionally, we help IE students who will be completing a Top Management program or Programa Superior with regards to loan funding. Please note however that IE Financial Aid does not process requests for scholarships for Executive Education programs, so interested applicants must contact their Executive Education admissions person directly for more information on potential support options for these programs. PhD degree candidates should speak with the Doctoral Programs admissions team directly on matters related to program funding.

Impact on Students

Every year about 60% of our Bachelor Degree candidates and 40% of Master Degree candidates receive some form of financial assistance, so it's worth applying, Financial Aid can help.

The Role of Financial Aid and Obtaining More Information

IE Financial Aid administers the grants sponsored by the IE Foundation and other organizations, and we also manage IE's relationships with financial institutions in Spain and abroad to help you fund the cost of your degree. Our objective is to ensure that well rounded students with a top academic and professional background are given the opportunity to study at IE, regardless of their economic situation.

In this guide to Financial Aid at IE we'll provide insight on what tools are available to you when it comes to building a program funding plan, we explain other ways to find funding, and we provide useful information related to the financial matters of our students in general. Please note that while this brochure is intended to guide all the student profiles we serve, if you are a Bachelor Degree candidate there is a more detailed brochure available specifically for undergraduate students, and that this separate brochure can be made available to you via email upon request or by navigating to the IE Financial Aid web site.

We strongly encourage you to contact us at financialaid@ie.edu if you have any questions or concerns regarding your individual financial situation, or simply if you have questions about information that appears in our web, blog or multimedia content.

Remember to visit www.ie.edu/financialaid and financialaid.blogs.ie.edu to get the information you need on funding your program at IE.

Joël McConnell
Director, IE Financial Aid

IE Financial Aid helps you fund your program and more

- **Our Service:** Helping admitted degree candidates fund their program of study at IE.
- **Profiles We Serve:** Bachelor, Master and DBA students. We also support Top Management program and Programa Superior students with regards to loan application processing.
- **Options:** Scholarships, fellowships and loans. We can also help students open a local bank account.
- **Availability:** From 09h00 to 22h00 CET, Monday to Friday, all year round.
- **Additional Support Information:** Dedicated website, blog and multimedia presentations including video, virtual information sessions and web casts.
- **Percent of Postgraduate Students Receiving Aid:** 40% of incoming students receive some form of aid.
- **Online Application Form:** <http://financialaid.application.ie.edu>
- **Contact Information:** financialaid@ie.edu or +34 91 568 9600.
- **Office Location:** María de Molina, 11, 28006 Madrid. While the Financial Aid Office is located in Madrid, we serve Undergraduate, Master and DBA students, as well as a limited group of Executive Education students.



Overview

Support Available by Student Profile Type

Before reading on, it's important to know whether or not IE Financial Aid is the right area at IE to help you so please check the below table to see if you are one of the student profiles we can serve. If you are, then please read on for detailed information on how IE can help you fund your program.

The table below clarifies what support is available through Financial Aid for which student profile types.

Student Profile Type	Scholarships	Fellowships	Loans
Undergraduate Degree Candidate	Yes	Yes	No
Master Degree Candidate – All Schools	Yes	Yes	Yes
Doctor of Business Administration (DBA) Candidates	Yes	Yes	Yes
Doctor of Philosophy (PhD) Candidates	No	No	No
Top Management Programs – IE Executive Education	No	No	Yes
Programa Superior - IE Executive Education	No	No	Yes
Other IE Executive Education Programs	No	No	No

Who Should I Contact If Financial Aid Doesn't Support My Profile or Program Type?

Some programs at IE handle their program funding directly with respect to grants and other funding methods so if you are a PhD student or a candidate for the Executive Education program, both not served by IE Financial Aid, you should speak with your admissions contact person directly to learn more about the financial support available for your program.

Please note that IE does not offer student loan programs for undergraduate students. Please contact your local financial institution or government funding body for more information on local student loan options available.



Admissions Process and When to Apply for Financial Aid



You Must Obtain Admissions to An IE Program Before Applying for Financial Aid

Before you are able to apply for Financial Aid, you must have obtained admissions to an IE Bachelor, Master, Doctoral or qualifying Executive Education program. To help you coordinate your Admissions and Financial Aid application processes, here we've provided a quick overview of key steps to work through. In the next section of this brochure titled "Building a Program Funding Plan and Tools" we go into greater detail on the subject of how exactly to prepare a program funding plan and apply for the different types of Financial Aid available at IE. What's important here however is to keep in mind that you must have obtained admissions to a qualifying IE program before applying for financial assistance from IE.

Basics of the IE Admissions Process

There are no annual deadlines for applications as IE works on a rolling admissions process and regardless of the program you are applying for, all IE programs require the submission of an admissions application, supporting documentation and an interview. Many programs also require an admissions test result from IE's own admissions test or one of the globally recognized tests such as the SAT, GRE, GMAT or LSAT. Once you've submitted a complete application, it typically will take upwards of 3 weeks for initial feedback to be provided by the relevant admissions team. Then, should you be invited to interview, the same admissions team typically will get back to you within 3-4 weeks from the date of the interview with a final decision. If you've been offered Admissions to IE, your next step is to figure out your program funding plan.

While the tools available from IE Financial Aid for building your program funding plan are explained in detail in the next section, it's important to have a basic understanding of how to apply for financial assistance, so we've explained how to do so here. For a detailed explanation of the application process for financial assistance see the section on "How to Apply for Financial Aid from IE".



Applying for Financial Aid and the Place Reservation Payment

If you've obtained admissions to an IE program, you've got a profile that brings the necessary background we're looking for in our students, so congratulations! Now the last step, should you not have all the funds necessary to meet your program tuition fees, is to get in touch with Financial Aid to see how we can help you. Basically, through our department, you can apply for up to 3 separate scholarships and an IE Fellow Award and loans should you need to. While we don't recommend you apply for loans too far in advance, you can apply for scholarships and a fellowship as soon as you are admitted – and we recommend you do so as the process of selection is competitive and funds are limited.

Master or DBA degree candidates can apply for Financial Aid via the Financial Aid Online Application form, however if you are a Bachelor Degree candidate please download the application form from the Financial Aid web site, complete it and return the form to us via email. In any case, before applying formally, we strongly recommend you read the following section "Building a Program Funding Plan and Tools" first. Remember, you can only apply for Financial Aid once, so it is better to take the time to think about your program funding plan and apply for assistance accordingly.

Our recommendation is that students only make their place reservation once they've secured the funding necessary to meet their tuition and program-related expenses. However, keep in mind that your spot in the intake of admissions is not guaranteed until you make your place reservation so it's important you act fast to secure your funding and spot in the program. Place reservation payments are non-refundable.

Living Expenses and Tuition Fees

While in the next section of the brochure we talk about the importance of building a program funding plan, here we provide you with a snapshot of what to expect expense-wise if you'll be studying in Madrid or Segovia full time during your program. Even if you are studying on a blended or executive-format program, you'll want to keep in mind some additional expenses when preparing your program funding plan. Here we've provided some general estimates by campus.

Please remember that tuition fees are over and above the listed amounts, and typically fees are revised yearly, with increases taking effect in September of the incoming academic year. This is worth keeping in mind if you are debating whether to request a delay of intake or to start in your initial intake of admission.

Estimated Living Expenses: Segovia

Expense	Estimated Cost	Comments
Housing (In Residence)	800-1000€/month	Includes full board and wireless internet connection.
Housing (Shared, Off Campus)	200-300€/month	Sharing a flat with other students you'll pay this monthly.
Housing (Off Campus)	450-800€/month	Renting your own flat, 2-3 bedrooms.
Communications	100€/month	Mobile, internet at home (mobile about 50€/month)
Health Insurance	50€/month	Paid monthly, this is a required service.
Food and Other Expenses	200-500€/month	Eating on campus is the most affordable with daily menus priced between 6-8€ per meal, off campus menus tend to be priced between 10-12€ per meal.
Transportation	50-250€/month	Local transportation is not expensive, but if you plan on travelling to and from Madrid on a regular basis, you can purchase a monthly Madrid-Segovia AVE pass for 200€/month.

Estimated Living Expenses: Madrid

Expense	Estimated Cost	Comments
Housing (Shared, Off Campus)	400-600€/month	Shared in a 2-3 bedroom flat, shared utilities.
Housing (Off Campus)	750-1800€/month	Most students live in the neighborhood surrounding IE.
Communications	100€ /month	Mobile, internet at home.
Health Insurance	50 /month	Paid monthly, this is a required service.
Food and Other Expenses	400-600€/month	Includes the basics plus a budget for social activities.
Transportation	50€/month	Monthly pass for all public transit services.

We do not have housing residences at the Madrid campus so students usually rent shared flats, and the Student Office helps coordinate this via an online housing bank only accessible to IE degree candidates.

Estimated Program Related Expenses for Blended and Executive Programs

Expense	Estimated Cost	Comments
Hotel Expenses	60-200€/night	This is a general estimate, please contact hotels.
Air Travel	150-1500€/trip	Depending on where you are located globally.



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Building a Program Funding Plan and Tools

Be realistic about costs and learn more about how IE can help you maximize your investment

Your program funding plan explicitly outlines how you are going to cover your program tuition fees and related expenses by allocating funding sources such as: corporate sponsorship, family support, savings, obtaining scholarships and/or applying for a loan, and other means. Therefore, program funding plans have to be built realistically and you should think about not just one but all the different alternatives available to ensure you meet your tuition fees and related expenses in full. Basically you're building a budget and making sure you've got the funds necessary to meet your budgeted expenses. While it goes without saying, it's worth mentioning here that smart students always have a back-up plan for funding their program and expenses, should their primary funding sources not work out as planned.

From the perspective of IE Financial Aid, we provide several tools which will help you build your program funding plan. Below, each tool is listed and explained to help you understand how we can help you fund your IE experience.

Tool/Resource	Where to Find It	How to Use It
Online Information Sessions	http://www.ie.edu/events	Held at least twice monthly, these 30 minute sessions are offered online so you can get all the information you need on Financial Aid options from IE, and interact with a person from the IE Financial Aid team.
Financial Aid Videos	http://mediacampus.ie.edu	Several videos on Financial Aid are available through this central multimedia page. You can also access the Financial Aid videos via the Financial Aid web site.
Financial Aid Blog	http://financialaid.blogs.ie.edu	The blog maintained by Financial Aid provides regular updates on program funding options and related matters such as new scholarships and support programs, global news on program funding, and useful information on processes related to Financial Aid.
Financial Aid Web Site	http://www.ie.edu/financialaid	Main source for information on all scholarship, fellowship and loan options available to IE students. Use the search function to narrow down the options most appropriate to your profile.
Financial Aid Team	financialaid@ie.edu +34 91 568 9600	Available from 09h00 to 22h00 CET, Monday to Friday, our team includes specialists able to help with regards to scholarships, fellowships and loans. Students are responsible for informing themselves about the general options available, however our team can help with case-specific inquiries should you need our help.

Applying for the Right Scholarship Options

IE currently has upwards of 100 different scholarships available and it can be a daunting task to figure out which three you should apply to, so in this section we attempt to provide you with the criteria necessary to choose the scholarship you are most competitively suited for. Remember, the scholarship selection process is competitive so it's in your best interest to make sure you present an application that best positions you to obtain a grant versus other applicants for the same scholarship.

How Do I Choose the 3 Scholarships I Apply For?

There are lots of options with regards to scholarships, however each scholarship is aimed at a specific profile, each has its own potential award value, and each features a limited amount of awards per year. Here are our some questions to ask yourself when choosing the scholarships you are most competitively suited for:

- 1) What sets you apart? Are you from a specific geographic location we're interested in recruiting from, do you come from a specific sector, or are you a member of a specific global organization we work with? Think about what you have to offer that will set you apart from other candidates, and apply for scholarships aimed at these characteristics.
- 2) What format is your program delivered in? What is the intended student profile of the program? Is the program fully residential or is it in blended format? Are you an executive or are you a young professional? Are you a non-native speaker pursuing your degree in a second or third language? We offer scholarships for various program formats and student profiles.
- 3) Always include an IE Foundation Scholarship as part of your three options, as this is the basic financial need-based scholarship available and is always a good option to include in the three scholarships you apply for.

A final note: while we encourage you to apply for up to three different scholarships and perhaps a fellowship, scholarships cannot be combined and the Scholarship Committee will never offer more than one grant, be it a scholarship or fellowship, to a single student. In the following section we explain the IE Fellows Program in more detail.

Special Note on Dual Degrees and Scholarships

Please note that if you are going to be considered for a scholarship towards your dual degree, regardless of whether you'll be doing a dual degree at IE or in conjunction with a partner school, you must apply for the grant before your start both programs. Student who apply once they've started will be denied. If the second half of your dual degree is to be completed at a partner institution, and you did not apply for aid before your started your program, then you will need to apply for financial assistance at the partner school.



IE Fellows Program

A Program for IE's Top Bachelor and Master Degree Students

Often we receive the question from top degree candidates about which awards they can apply to on a purely merit basis as they are not able to show economic need. This is why we have the IE Fellows program in place: to offer top candidates the opportunity to obtain an award for excellence, and to add something unique to their IE experience. IE Fellows can be either Bachelor or Master Degree students and essentially we look to offer grants to top candidates in exchange for their participation in on-campus projects with top IE staff members. Moreover, this program provides the opportunity for additional mentoring and networking with current and former fellows via our Facebook and LinkedIn groups.

Types of Fellows and How to Apply

For Bachelor and Master Degree candidates studying on campus full-time, an IE Fellow Award is the grant given. Once granted, these fellows will work in an academic area, functional department, center of excellence or other unit at IE, in Madrid or Segovia. The commitment is typically 150 to 250 hours for grants of up to 40% of tuition fees, which works out to about 3-5 hours per week during the academic year.

If you are a Master Degree candidate completing a blended or executive format program, an ieCommunities Fellowship is the grant given. These types of fellowships are geared towards experts who continue to develop their professional skills while they study, and for students who may not be able to access campuses in Madrid or Segovia on a regular basis. ieCommunities fellows contribute as expert practitioners through our global network of students, alumni, staff and invited participants to share ideas, trends and solutions.

To learn more about the IE fellows program, see the web site www.ie.edu/fellows, and then apply for a fellowship as part of your overall online Financial Aid application.

How to Apply for Financial Aid from IE

Using the online Financial Aid application form to apply for scholarships and fellowships

You've obtained admissions and you've completed the budgeting process by building a program funding plan, and now that you know what IE Financial Aid has to offer from a scholarship and fellowship perspective, it's time to apply via our online financial aid application form. Below you will find information on how to complete the online application, however keep in mind that student loans offered by IE are applied to via a separate process, which is described in the following section.

Online Financial Aid Application: 4 Steps and Submit

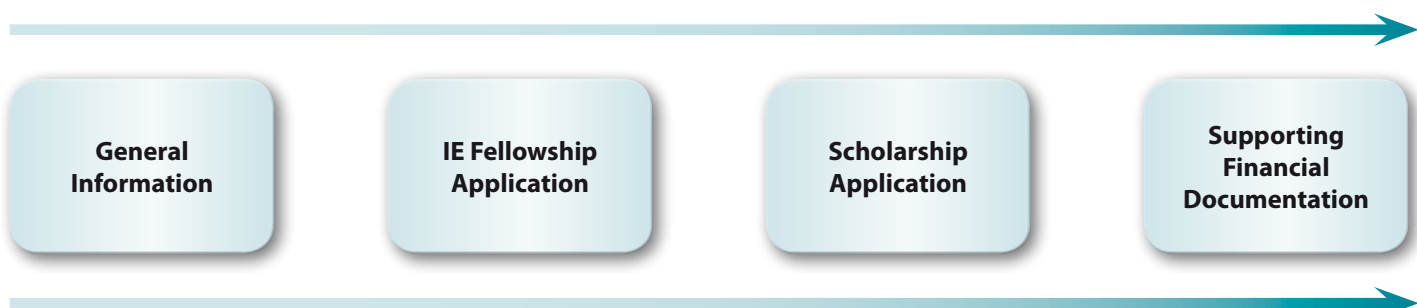
When you're ready to apply, you should navigate to <http://financialaid.application.ie.edu> and begin the process by logging in with the same username and password you used for your admissions application. Once you've logged in, in 3 or 4 simple steps you'll be able to apply for the 3 scholarships and an IE Fellow Award as described previously.

The first step is to provide general information on your profile, including information on whether you will be coming with family or if you are an IE alumni. Once you complete this step, and should you indicate you wish to apply for an IE Fellow Award, you'll pass to a second step where you provide the information necessary to apply for an IE Fellow Award. Should you opt to not apply for an IE Fellow Award, you'll pass to the next step directly which is applying for up to 3 scholarships.

When you are applying for the maximum of 3 scholarships, it's important you chose the three options you believe you are most competitive for. Since you can save and come back to your online application right up until you submit it, if you need to go back and review the scholarship options on the IE Financial Aid web site you can.

The final step is providing the necessary supporting documentation, which includes financial documentation. This information is strictly confidential and only used for evaluation purposes, however it is required to prove your financial situation.

Once you've completed the required steps of the application, click on the submit button to send us your Financial Aid application. If anything is missing or if we need additional information, someone from the Financial Aid team will contact you.



Loan Options Available Directly through IE

IE Has Several Student Loan Programs

Working with three leading Spanish financial institutions, IE is able to offer student loans to both local and international students with rates that offer a competitive spread on the Euribor reference rate; grace periods of up to 24 months and repayment periods of up to 10 years; and loan amounts of up to 30,000€ for international students or 80% of tuition fees for candidates who've maintained Spanish fiscal residency for at least 4 years. IE is committed to helping students who are looking to access an affordable student loan option, and students can process their applications directly through IE Financial Aid when they apply for a student loan, through one of our in-house loan programs.

Additionally, when your loan is approved, we can open a bank account for you with the relevant bank where you will enjoy both face-to-face and online access to your account in both English and Spanish.

Please note that while degree candidates can apply for any of the loan options, no candidate will be allowed to accept more than one loan offer. More information on all three loan programs at www.ie.edu/loans.

The Spirit of the Loan Program and Eligibility

IE provides student loan options as a supplement to personal resources and other funding alternatives external to IE, however they are not guaranteed. Please review the terms and conditions of IE's partner banks on our web site at www.ie.edu/loans.

Banks analyze each application according to their credit risk analysis system and will decide whether to approve or deny each individual application. Please note we also publish loan application deadlines on our blog.

IE loans are only available for IE full-time students or Spanish fiscal residents. In the event a cosigner is required, the cosigner must have been a Spanish fiscal resident for at least 4 years and have an appropriate credit profile. Generally, you need to apply no more than 4 months before the start date of your course.

More Loan Options

Please note that IE Financial Aid also actively works with banks and government lending agencies internationally to ensure that IE degree candidates have access to local funding options in their home countries, so you will be able to find more than 40 local loan options via the Financial Aid web page. If you need support from IE to have your local financial institution recognize IE as a qualifying international institution of higher education, please contact Financial Aid to see how we can work together to obtain the necessary approvals.

Financial Partners

 **Sabadell**

Bankia

 **BANCA MARCH**



Opening a Bank Account

We Can Open An Account for You Before You Arrive

Opening a Bank Account Before You Arrive

You'll need to have a bank account if you'll be living in Madrid for the duration of your program and Financial Aid can help you open an account before you arrive, which means you can send yourself funds before you come so they're here and ready for when you need to rent an apartment, contract a mobile phone and for other purposes. To be able to open an account for you, you need to email us the following:

- Color photocopy of your passport photo page (translated if not in English)
- Scanned/digital copy of the admission letter to the program chosen
- Bank account opening application form provided by Financial Aid Office
- Non residency form provided by Financial Aid Office

Keep in mind that once you arrive to Madrid you will need to physically present yourself at the bank and sign the account contract before you are given access to the account, which includes obtaining your bank card and online access.

IE students that do not take out a loan and who plan on leaving Spain when they graduate must close their account before they leave. Any pending debt you accumulate with your bank will be considered a debt to IE, and non-payment will restrict your access to the services and benefits offered to IE alumni.

Finally, remember that once you have arrived to Madrid and the Student Office has helped you obtain your NIE number, you must provide the NIE number to the bank. Failure to do so will result in the blocking of access to your account at the bank.

Process of Opening a Bank Account if You've Already Arrived

Due to Spanish bank regulations, you will need a temporary or local residency number known as a NIE or a Certificate of Registration to open an account at the bank branch. Below is the process for getting a NIE and opening an account with one of our partner institutions if you're physically in Madrid.

First step: Contact the Student Office. They can be reached via email (student.office@ie.edu), phone (+34 91 568 9750) or in person at Maria de Molina, 4. Depending on whether you are a citizen of the European Community or not, the Student Office will help you navigate the process of obtaining the correct identification number/document.

Second Step: Contact Financial Aid with your temporary NIE number and we will work with the bank to open your account. Alternative, if you have obtained your permanent NIE, you may also go directly to the bank you wish to open an account with. Please keep in mind we can only guarantee service in English through our partner institutions, and Financial Aid will not intervene in any matter that arises with regards to your banking should you not open an account with one of our partner institutions.

We strongly recommend that if you have applied for an approved IE loan and/or Financial Aid opened an account for you before you arrived, that you go to Spanish taxation authorities - known as Hacienda/Agencia Tributaria - once you have obtained your NIE and ask for a modification of your identification data by presenting the AEAT's 030 form duly filled in together with your original NIE and passport. By doing this you will guarantee that your final NIF (taxation identification number) in Hacienda's records coincides with the NIE provided by the Police. This is especially important if you plan on staying in Spain/the EU after you complete your program at IE.





Financial Aid and Other Departments at IE

How to We All Connect to Help You

Relationships Between Financial Aid and Other Departments at IE

IE is an international institution and many departments play a part in helping students come to IE. In this section we explain how Financial Aid interacts with different departments and units at IE so that you can navigate the admissions and enrollment process.

Department/Unit	Responsibility
International Development	Part of International Development at IE, our representative offices in key markets worldwide employ teams of permanent representatives to help candidates from the local market get their admissions application submitted, and also help with the student visa processing and later alumni support services.
IE Offices Worldwide	Similar to International Development, but here IE maintains representative offices in key markets worldwide where teams of permanent representatives help candidates from the country get their admissions application submitted.
Admissions Teams	Process admissions applications and complete admissions interviews. Responsibility for admissions decisions and communication of the admissions decision to degree candidates.
Student Office	This department is responsible for helping students with their student visa process, supporting the housing search, and organizing student-life activities while the degree candidate is on campus.
Administration	Responsible for payment processing issues and enrollment contract issues.
IE Foundation	Source of funds for all of IE's grant and award programs, as well as several other key projects and responsibilities.
Scholarship Committee	The highest decision making body at IE for all grant and award applications, this committee decides on which students will receive awards, and in what amounts.
Corporate Partners	The central department that coordinates all collaboration with outside organizations, corporate, institutional or other.



Relationship with Financial Aid

IE coordinates closely with our International Development teams to make sure we are able to proactively detect top candidates who will need our support. We also actively solicit feedback from these teams, feedback which is used when deciding on applications for financial assistance.

Similar to international development teams, we actively solicit feedback from these teams, feedback which is used when deciding on applications for financial assistance. We also coordinate with offices with regards to national scholarship and lending programs in their country markets.

Since Admissions is a prerequisite for applying to Financial Aid, we closely follow the admissions processes of candidates. Admissions teams also provide feedback which is used when deciding on individual applications for financial assistance.

Because Financial Aid is able to open bank accounts for student before they arrive to Madrid, we coordinate with the Student Office to be sure you obtain the necessary identification number which allows you to open a bank account.

Financial Aid often gets questions about payment processing however we do not support payment processing issues. Students with questions about payment processing issues need to contact this department directly. We work with this department as part of the loan funding process as well.

IE Financial Aid is responsible for managing the funds made available by the IE Foundation for grants and awards to degree candidates.

While Financial Aid processes applications and presents them to this decision-making body, the Scholarship Committee makes the final decisions on which applicants will received financial support from IE by following strict guidelines established by our institution.

Financial Aid collaborates closely with this department to support organizations who have formal corporate training programs. To learn more about how your organization can work more closely with IE for long term benefit, contact IE Financial Aid and/or Corporate Partners.

Where to Find Us at IE

IE Financial Aid is located in the 11-13-15 Maria de Molina buildings of the Madrid campus, on the main floor. We have a dedicated space where candidates and their family members can come and speak with someone from the Financial Aid team. We understand students' need for privacy and discretion when discussing personal financial matters related to funding their program of study at IE.



Contact us @

Contact Method	How and When to Use
Online Information Sessions	While you're working through the admissions process or once you've been admitted, but before you apply for financial assistance from IE. You can also use the blog to learn more about how to open and use a bank account, even if you're not applying for financial assistance.
Informational Videos	Any time up to when you apply for a scholarship or fellowship via the Financial Aid Application online, or for a loan through one of our various loan programs.
Blog	While you're working through the admissions process or once you've been admitted, but before you apply for financial assistance. You can also use the blog to learn more about how to open a bank account, and use it once open, even if you're not applying for financial assistance.
Web Site	While you're working through the admissions process or once you've been admitted, but before you apply for financial assistance.
Full Time Team in Madrid	Once you've been admitted and taken full advantage of other resources, contact us for case-specific inquiries or clarifications before submitting applications.

Contact Information

IE Financial Aid
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Madrid 28006
Spain

Phone: +34 91 568 9600

Fax: +34 91 568 9710

Email: financialaid@ie.edu

Blog: <http://blogs.financialaid.ie.edu>

Financial Aid Main Page: www.ie.edu/financialaid

Financial Aid Scholarships Page: www.ie.edu/scholarships

Financial Aid Loans Page: www.ie.edu/loans

IE Fellows Program: www.ie.edu/fellows

Find us on:





Financial Aid

