



INTERNATIONAL UNDERGRADUATE
APPLICANTS

USA Full-Funding University Guide 2027

Need-based and major merit funding routes for international first-year applicants

What this guide does

Focuses on U.S. universities where international applicants can pursue 100% demonstrated need, a full-ride/full-cost merit scholarship, or a full-tuition merit scholarship. Ordinary partial awards are intentionally excluded.

How to use it

Start with affordability. Decide which funding model your family actually needs, then build the university list around those routes - not around rankings alone.

A	B	C	D
NEED-BLIND 100% demonstrated need	NEED-AWARE 100% demonstrated need	FULL RIDE Merit / full cost	FULL TUITION Merit award

Suggested SAT Target is a CAC counselling benchmark - not an official university cutoff, scholarship guarantee or admission minimum.

Prepared for the 2027 undergraduate entry cycle. Policies and deadlines can change; confirm all final requirements directly with the university before submission.



A | NEED-BLIND + 100% DEMONSTRATED NEED

Requesting financial aid does not disadvantage the international applicant in admission. If admitted, the institution meets the student's calculated demonstrated need.

University	Early round	Regular round	Financial-aid deadline	SAT/ACT policy	Suggested SAT
Harvard	REA: Nov 1	RD: Jan 1	Aid: Nov 1 / Feb 1	Required	1500+
Yale	SCEA: Nov 1	RD: Jan 2	Aid: Dec 1 / Feb 15	Required	1500+
Princeton	SCEA: Nov 1	RD: Jan 1	See current aid checklist	Test-optional - Fall 2027	1500+
MIT	EA: Nov 1	RA: Jan 5	See MIT aid calendar	Required	1520+
Brown	ED: Nov 1	RD: Jan 3	See current aid checklist	Required	1500+
Dartmouth	ED: Nov 1	RD: Jan 1	Aid: Nov 1 / Feb 1	Required / approved alternatives abroad	1500+
Amherst	ED: Nov 15	RD: Jan 5	See current aid checklist	Test-optional	1480+
Bowdoin	ED I: Nov 15	RD: Jan 5	See current aid checklist	Test-optional	1470+
Notre Dame	REA: Nov 1	RD: Jan 4	Aid: Nov 15 / Jan 15	Test-optional - Fall 2027	1480+
Washington & Lee	ED I: Nov 1	RD: Jan 5	Aid: Dec 1 / Feb 15	Test-optional - Fall 2027	1450+

Why this group matters: for applicants needing very substantial funding, these are the cleanest need-based targets because the aid request itself is not used against the applicant in admission. Admission remains exceptionally selective.

B | NEED-AWARE + 100% DEMONSTRATED NEED

The amount of aid requested may influence admission. If admitted with aid, these institutions can provide very substantial need-based support.

University	Early	Regular	SAT/ACT policy	Suggested SAT	Funding note
Caltech	REA: Nov 1	RD: Jan 4	Required	1520+	Need-aware; meets 100% demonstrated need for admitted international aid recipients.
Stanford	REA: Nov 1	RD: Jan 5	Required	1500+	Need-aware for international applicants requesting aid.
Penn	ED: Nov 1	RD: Jan 5	Required	1500+	Need-aware; admitted international aid recipients receive 100% demonstrated need.
Northwestern	ED: Nov 1	RD: Jan 2	Test-optional	1500+	Need-aware; guarantees 100% demonstrated need for admitted first-year internationals.
UChicago	EA / ED I: Nov 1	RD / ED II: Jan	Test-optional	1500+	Need-aware international funding; verify current cycle dates.
Cornell	ED: Nov 1	RD: Jan 2	Required - Fall 2027	1480+	Need-aware; meets 100% demonstrated need with grants, work-study and possible student loans.
Rice	ED I: Nov 1	RD: Jan 4	Test-optional	1500+	Need-aware; international need-based aid is limited and highly competitive.
Williams	ED: Nov 15	RD: Jan	Test-optional	1480+	Meets full demonstrated need for admitted international aid recipients.
Pomona	ED I: Nov 15	RD: Jan	Test-optional	1480+	Need-aware international aid; full need for admitted aid recipients.
Swarthmore	ED I: Nov 15	RD: Jan	Test-optional	1480+	Need-aware; full demonstrated need for admitted international aid recipients.
Bates	ED I: Nov 15	RD: Jan 10	Test-optional	1460+	Need-aware; meets calculated need for admitted international aid recipients.
Colby	ED I: Nov 15	RD: Jan	Test-optional	1450+	Need-aware; full demonstrated need for admitted aid recipients.
Middlebury	ED I: Nov 15	RD: Jan	Test-optional	1460+	Need-aware; full demonstrated need for admitted international aid recipients.

B | NEED-AWARE + 100% DEMONSTRATED NEED - CONTINUED

The amount of aid requested may influence admission. If admitted with aid, these institutions can provide very substantial need-based support.

University	Early	Regular	SAT/ACT policy	Suggested SAT	Funding note
Haverford	ED I: Nov 15	RD: Jan	Test-optional	1470+	Need-aware; full demonstrated need for admitted aid recipients.
Wellesley (women)	ED I: Nov 1	RD: Jan 8	Test-optional	1450+	Need-aware; substantial need-based aid for admitted international students.
Colgate	ED I: Nov 15	RD: Jan	Test-optional	1450+	Need-aware; meets demonstrated need for admitted aid recipients.
Grinnell	ED I: Nov 15	RD: Jan	Test-optional	1450+	Need-aware; full demonstrated need for admitted aid recipients.
Tufts	ED I: Nov 3	RD: Jan 5	Test-optional	1480+	Need-aware; meets demonstrated need for admitted international aid recipients.
Rochester	ED I: Nov 1	RD: Jan 5	Test-optional	1450+	Need-aware international need-based aid.
Richmond	ED I / EA: Nov 1	RD: Jan 1	Verify current policy	1450+	Need-aware for international students; meets full demonstrated need if admitted.
Vanderbilt	ED I: Nov 1	RD: Jan 1	Test-optional - Fall 2027	1500+	Need-aware for international citizens; need-based and merit routes available.
Bryn Mawr (women)	ED I: Nov 15	RD: Jan 15	Test-optional	1440+	Need-aware; meets full calculated need once admitted.
Smith (women)	ED I: Nov 15	RD: Jan 15	Test-optional	1450+	Need-aware; meets full documented need for admitted aid applicants.
Mount Holyoke (women)	ED I: Nov 15	RD: Jan 15	Test-optional	1420+	Need-aware; meets demonstrated need for admitted international students.
Skidmore	ED I: Nov 15	RD: Jan 15	Test-optional	1450+	Need-aware; full demonstrated need for accepted aid applicants.
Trinity College (CT)	ED I: Nov 15	RD: Jan 15	Test-optional	1440+	Need-aware; full demonstrated need if admitted.

C | MERIT FULL RIDE / FULL COST

Competitive merit awards covering tuition plus housing/food and, in several cases, additional enrichment or other major costs.

University / award	Coverage	Admission deadline	Scholarship deadline	Action required	SAT/ACT	Single
Duke - Karsh International Scholars	Tuition, room, board, mandatory fees + additional demonstrated need + 3 funded summers	Duke admission calendar	No separate Karsh deadline	Apply to Duke + request financial aid; no separate Karsh application	Test-optional	1500+
Washington & Lee - Johnson	Full tuition + housing + meals + \$10,000 summer funding	ED I: Nov 1 / RD: Jan 5	Dec 1, 2026	Johnson supplemental essay	Test-optional	1450+
Davidson - John M. Belk	Comprehensive cost + \$10,000 opportunity stipends	Admission calendar applies	Nomination: Nov 1	School/counselor nomination or internal nomination	Test-optional	1480+
University of Richmond - Richmond Scholars	Full tuition + housing + food + \$5,500 enrichment eligibility	EA/ED I: Nov 1; RD: Jan 1	Dec 1	Automatic if admission application is on file by Dec 1	Verify current policy	1450+
American University - Emerging Global Leader	Full tuition + room + board; some non-billable costs remain	RD: Jan 15	Jan 15, 2027	Common App first, then EGLS application + essays in portal	Test-optional	1400+
Clark University - Presidential	Full tuition + on-campus housing + meals	Admission deadline applies	No separate scholarship deadline	Automatic consideration; finalists invited to interview	Test-optional	1400+
Centre College - Lincoln Scholars	Full tuition + fees + room + board + enrichment	Admission calendar applies	Dec 1	Separate premier scholarship application with Common App	Test-optional	1400+

Note: "full ride" does not always mean every personal expense is covered. Read the award terms carefully, especially health insurance, travel, books, personal expenses and required family contributions.

D | MERIT FULL TUITION

Tuition is covered, but housing, meals, health insurance, travel and personal expenses normally remain the family's responsibility. Some awards below provide additional benefits.

University / award	Coverage	Deadline	Action required	SAT/ACT	Sup
Vanderbilt - Cornelius Vanderbilt	Full tuition + summer/project stipend	Dec 1, 2026	Apply to Vanderbilt, then scholarship application via MyAppVU	Test-optional - Fall 2027	150
Vanderbilt - Ingram Scholars	Full tuition + required fees + value of on-campus housing + summer service stipend	Dec 1, 2026	Apply to Vanderbilt, then Ingram application via MyAppVU	Test-optional - Fall 2027	150
Boston University - Trustee	Full undergraduate tuition + mandatory fees	Dec 1	Follow current Trustee scholarship application requirements	Test-optional	150
Emory - Scholar Programs / Woodruff	Competitive merit awards; top awards can be very substantial	EDI: Nov 1; EDII/RD Scholars: Nov 15	Answer "Yes" to Scholars question in application	Verify current policy	148
SMU - President's Scholars	Full tuition + fees; qualifying on-campus housing support + study-abroad benefits	SMU app Nov 1; essay Nov 16	Separate President's Scholars essay; SAT/ACT required for this program	Required for scholarship	144
Tulane - Dean's Honor / Paul Tulane	Full tuition	Scholarship consideration by Dec 5	Current cycle: no separate application required for full-tuition merit; follow portal steps	Test-optional; scores preferred	145
Illinois Wesleyan - Presidential	Full tuition; living and other costs remain	See current international admission calendar	International applicants are considered for merit; verify current Presidential selection timeline	Verify current policy	140

Important update: Boston University's current first-year merit page now highlights the Presidential Scholarship at half tuition. The Trustee full-tuition award is retained here because BU still identifies it as a renewable full-tuition merit award in current financial-aid materials; applicants should confirm the Fall 2027 selection process before relying on it.

SUGGESTED SAT TARGETS

CAC counselling benchmarks only - not official minimum scores, scholarship guarantees or admission cutoffs.

Suggested SAT target	How CAC uses it
1530+	Ultra-selective STEM targets; exceptionally strong Math is particularly valuable.
1500-1520	Strong target for Ivy+ institutions and top-tier full-funding competitions.
1450-1490	Strong range for many selective liberal arts colleges and major scholarship targets.
1400-1440	Useful range for selected merit-scholarship institutions.

KEY TERMS

EA	Early Action - an early, normally non-binding application round.
ED I / ED II	Early Decision I / II - binding rounds. If admitted, the student normally commits to attend, subject to the institution's rules and financial-aid process.
REA	Restrictive Early Action - non-binding, but restricts some other early applications.
SCEA	Single-Choice Early Action - a restrictive form of non-binding early application.
RD / RA	Regular Decision / Regular Action - the standard non-binding application round.
CSS Profile	College Board financial-aid application used by many universities to assess family income, assets and circumstances.
IDOC	College Board Institutional Documentation Service used by participating universities to collect supporting family financial documents.
Need-blind	The amount of financial aid requested is not considered when deciding whether to admit the student.
Need-aware	The student's need for financial aid may be considered in the admission decision.
100% demonstrated need	The university covers the gap between its calculated cost of attendance and the amount it determines the family can afford. It does not automatically mean the family pays zero.
Full ride / full cost	A scholarship covering tuition plus most or all major living/study costs such as housing and meals.
Full tuition	Tuition is covered, but housing, meals, insurance, travel and other costs may remain.
Suggested SAT target	CAC counselling benchmark for a competitive application. It is not an official university minimum.
Test-required	The university requires SAT/ACT or, in some cases, an approved alternative for the relevant admission cycle.
Test-optional	The student may apply without SAT/ACT. A strong score can still be submitted when it strengthens the application.

BEFORE YOU APPLY

A full-funding list is only useful if the family knows what “affordable” actually means.

- 1 Set the family ceiling**
Decide the maximum realistic annual family contribution before building the list.
- 2 Separate need-based from merit**
100% demonstrated need, full ride and full tuition are different funding models.
- 3 Do not budget around student work**
F-1 employment is regulated. Student earnings should be additional support, not the foundation of affordability.
- 4 Treat deadlines as part of eligibility**
Major merit awards often have earlier or separate scholarship actions.
- 5 Verify before submission**
Testing, aid and scholarship policies change. Re-check the official university page in the application portal stage.

APPLICATION-CYCLE NOTE

This guide was prepared for the 2027 undergraduate entry cycle. University admission, standardized-testing, scholarship and financial-aid policies can change during an application cycle. Applicants should always confirm current requirements, eligibility rules, award terms and deadlines directly with the relevant university before submission. Scholarship and admission outcomes are never guaranteed.

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