

PASSPORT TO AMERICAN EDUCATION

A Simple Guide to International Student Financial Aid



Every year, hundreds of thousands of international students begin their education at a university in the USA.

Explore this guide to unlock key advice on how to finance your own educational journey to a university in the United States.

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I.

INTRO: GETTING STARTED!

According to the [Institute of International Education](#) (IIE), the number of international students in the U.S. reached 1,078,822 students during the 2016-17 academic school year — 85 percent more than were reported a decade before.

Enrolling in an American school has its challenges, but a U.S. degree doesn't have to be unobtainable. It just requires you to do plenty of research on your own to fully understand your options – and then be patient while you wait for papers and forms to be processed.

This easy-to-use guide to getting your U.S. education will help you get started on achieving your dreams.

We'll provide tips to help you get the financial aid you deserve and answer your most pressing financial questions, including:



1. How much money do I really need for tuition and other expenses?
2. How do I apply for financial aid?
3. Can I get a scholarship?
4. Which schools offer the most financial aid to international students?
5. What is the best way to apply for a loan?
6. When should I plan to start the enrollment process?
7. Can I apply for a job while studying in the U.S.?
8. What is the admissions process like?
9. Which visa is best for me?

Congratulations on taking your first steps toward the education and career of your dreams!

What countries do international students come from to study in the U.S.?



	China 32.5%		Taiwan 2.0%
	India 17.3%		Japan 1.7%
	South Korea 5.4%		Mexico 1.6%
	Saudi Arabia 4.9%		Brazil 1.2%
	Canada 2.5%		Iran 1.2%
	Vietnam 2.1%		All Others 27.6%

Source: Institute of International Education (IIE)

II.

CAN YOU AFFORD TO STUDY IN AMERICA?

For many students, the prospect of traveling to the United States may seem too costly. In fact, paying for a college education may seem outright impossible.

However, you can make your dream come true with a strategy that includes personal savings, financial aid, scholarships, loans, and smart choices. With careful planning and research, you can cut the costs of a college education in the United States.

Colleges and Universities in the U.S.

First, it is important to understand that there are over [3,000 four-year colleges and universities](#) in the United States. You have likely heard of major U.S. academic institutions like [Harvard University](#), [Yale University](#), and [Princeton University](#). However, this doesn't mean they are the right choice for you.

These are highly-rated schools with respectable reputations, but they are also some of the most expensive. Tuition at the three schools ranged from almost \$45,000 to over \$51,000 for the 2016-17 school year. With the additional cost of books, room and board, health insurance, and transportation, you could spend around \$70,000 a year.

The good news? You can get a great education for a lot less than the cost of these universities.

Even though they have not achieved the fame of the Ivy League schools, many American colleges and universities are well respected throughout the world due to strong research, specialized academic programs, and funding. A school you've never heard of might have one of the top programs for your field. Research is critical in determining the best university for your chosen field of study.

Look for colleges that have strong programs in the areas that interest you. It is also important to take the time to contact the schools to learn more about financial aid and scholarship programs for international students. Many schools offer some form of financial aid, but not all types of financial aid are available to foreign scholars.

Discover the Challenges You May Face as an International Student – And Get Solutions!

Create a Realistic Budget

As you start planning how you're going to pay for your education, it's important that you begin budgeting for all of your expenses. Make sure your budget includes the following:

1. Tuition — Understand that there can be large variances in tuition and fees among colleges. It is also important to know that some colleges (especially state-funded colleges) charge students extra money if they come from another U.S. state or another country. These extra fees can be anywhere from \$3,000 to more than \$25,000, depending on whether you attend a private college or a public school.

Average tuition for out-of-state undergraduates at a public four-year college during the 2017-18 school year was \$25,620, according to [College Board](#). Tuition at a private institution for the 2017-18 school year was \$34,740.

2. Room and Board — Some schools require students to live in dorms on the college campus, especially during their first year. However, other students are able to take advantage of cheaper off-campus housing.

Keep in mind that if you choose to live off-campus, you'll have to pay for utilities in addition to rent. Utilities may include water, electric, air conditioning, cable, internet, and/or trash.

Make sure you know what your housing options are before you decide on a school. Your admissions counselor can give you the answers you need.

Learn How to Find Student Accommodations in the U.S.

3. Food —If you decide to live on campus, it may be difficult to cook your own food. Most schools only allow small refrigerators and microwaves in the dorms and may require students to buy a dining hall food plan. However, some dorm buildings have communal kitchens for residents to share.

If you live off campus, you will be in charge of buying and cooking your own meals. Consider if you'll have time to cook your own meals and whether you'll be able to save money by doing so.

If you're unsure how much money you should budget for groceries, you can check out the [U.S. Department of Agriculture's monthly "Cost of Food at Home" reports](#). If those numbers seem a little high, there are plenty of helpful [tips online about how to save money at the grocery store](#).

The average estimated cost of housing and meals in 2017-18 was about \$10,800 at four-year public schools. At private schools, the cost was about \$12,210 a year, according to [College Board](#).

4. Health Insurance —Most universities require international students to have health insurance. Ask your admissions counselor to help you sort through your [international student health insurance options](#).

While many schools offer their own insurance plans, this isn't necessarily your only option. Your school may allow you to purchase your own comparable coverage with the requirement that a waiver form be submitted.

Review coverages and compare the prices of several different health plans to determine which option is best for you.

See Plan Options and Discover Which International Student Health Plan is Right for You

5. Books and Supplies —Professors will likely require you to purchase books or supplies for each class. You can save some money by purchasing or renting used books on the Internet or at the school's bookstore. Some great sites for purchasing affordable books include [Chegg](#), [Campus Book Rentals](#), and [Amazon](#).

You will probably also want to have your own laptop. Many schools have computers available for students around the clock, but it is often easier to maintain your files on your personal computer.

How Much Should I Budget for Textbooks and Supplies?

The average estimated cost of books and supplies for students attending a four-year public college was \$1,250 in 2017-18, according to [College Board](#).

The average cost of a new textbook in 2015-16 was \$80, up \$22 from the average cost in 2011-12, according to the [National Association of College Stores](#).

The cost of textbooks has been on the rise for decades. In 2015, the Bureau of Labor Statistics reported that [textbook prices have risen over three times the rate of inflation since 1977](#) – an increase of 1,041 percent!

6. Transportation —When deciding where to live, you will need to research your transportation options. Many smaller U.S. cities don't have larger public transportation options like a subway or train system. However, many of these smaller cities offer public transportation via bus. At some schools, students can ride the city's buses for free if they present their student ID to the driver.

Some other transportation options you may choose to take advantage of are:

- **Biking:** Some colleges have bikeshare programs, such as [Zagster](#). Purchasing your own bike is always an option, too.
- **Owning a car:** Some international students choose to buy a car while in the U.S. You can read about [how to buy a car in the U.S. here](#).
- **Renting a car:** You may want to look into programs like [Volvo's International Student Program](#), which allows international students to acquire a car for the time they are in school and return it once they graduate.

The average estimated cost of transportation for students attending a four-year public college was about \$1,170 in 2017-18, according to [College Board](#).

Learn More About the Variety of Transportation Methods Available to You

7. Personal Expenses — It's always important to budget for personal items like toiletries, clothes, and having fun with new friends. Consider the costs of the items you may need to purchase and add extra funds into your budget for emergencies, such as car trouble or an unexpected illness.

Do some research to figure out what kinds of emergency situations you might face based on where your school is located. For example, what are the common natural disasters in that area? What are the crime rates?

Other expenses for students attending a four-year public college were estimated to be about \$2,100 in 2017-18, according to [College Board](#).

Remember, by doing extra research in all of these areas, you will be much better prepared for your education in the United States. You may even be able to reduce some of your costs, or at least be prepared for the expenses you will encounter!

Create a Realistic Study Abroad Budget in 7 Simple Steps!

III.

HOW TO PAY FOR YOUR EDUCATION

Although attending a U.S. college or university can be expensive, you can apply for scholarships and financial aid to help you pay for it all.

Be sure to devote plenty of time to researching which scholarships you're able to apply for and which schools offer international student financial aid. Start early to submit applications and documents by the deadlines. Many scholarships have deadlines very early in the school calendar, so plan on researching your options as early as one year before you plan to attend school.

Private organizations in both the United States and your home country may offer financial aid to students who want to travel abroad for school.

5 Ways to Fund Your U.S. Studies

Still need help? Here are three ways you can fund your college education:

1. Use Your Savings

Scholarship awards, if available, fund only part of the tuition and living costs for a first-year international student. And some schools require international students to prove they have sufficient funds to cover tuition and expenses for all four years of an undergraduate education before they can enroll.

You will likely need your family's help at some point. If this isn't an option, try [crowdfunding](#) or [fundraising](#) to earn money for your education. Unfortunately, you may have to delay college until you have saved enough money.

According to the [IIE](#), approximately 82 percent of international undergraduate students relied primarily on funds from personal and family sources to pay for school in 2016-17.

2. Work a Part-time Job

Many international students find that a job is essential in helping them pay all those little extra costs that arise throughout the school year. Keep in mind, though, that *international students cannot work full-time jobs because of U.S. immigration regulations*.

However, international students with F-1 visas can work up to 20 hours per week at qualifying on-campus jobs, such as positions in the cafeteria, bookstore, library, or gymnasium.

In their second year of study, F-1 students may be eligible to work off campus. Keep in mind that the request to work off campus is not always granted.

It is unlikely that you will be able to earn enough money at a campus job to pay for the bulk of your expenses, such as your tuition and housing. Working up to 20 hours per week, however, can generate enough money to cover books, clothing, and personal expenses.

**Explore "4 Ways to Work in the U.S. with a Student Visa"
for More Information**

3. Apply for Financial Aid

Financial assistance to help cover the cost of tuition and fees, room and board, book and supplies, and other expenses can come from several different sources, including:

- The U.S. federal government
- The college you are attending
- Nonprofit or private organizations

However, receiving federal student aid from the U.S. government may be difficult for international students. [The U.S. Department of Education](#) states: "Most foreign citizens are not eligible for federal student aid from the U.S. Department of Education."

However, there are instances in which non-U.S. citizens do qualify for federal aid, such as those who are U.S. nationals, U.S. permanent residents, or who have an [Arrival-Departure Record \(I-94\)](#) from U.S. Citizen and Immigration Services. You can visit the [Federal Student Aid](#) website to see if you are considered an "eligible noncitizen."

What is FAFSA?

The Free Application for Federal Student Aid is a form administered by the U.S. Department of Education that current and prospective college students (both undergraduate and graduate) fill out to apply for federal student aid in the United States.

Many states and colleges also use the information that students provide on their FAFSA to determine if they are eligible for state and school aid.

Can International Students File the FAFSA?

The answer to this question is a little complicated. The FAFSA is for U.S. citizens and permanent residents to apply for financial aid from the U.S. government. However, according to [eduPASS](#), some schools may ask their international students to submit it anyway – so they can use the information to assess whether the students are eligible for aid from the school.

Talk to your prospective schools before you fill out the FAFSA to find out if submitting it is actually necessary. Make sure you also find out *where* it should be submitted. Many schools ask that international students submit their FAFSA directly to the school instead of to the federal processor.

When it comes to receiving financial aid directly from your college or university, it is important to research numerous schools and then weigh your options. Some colleges feature extensive financial aid packages for international students, but the competition for these may be very strong.

Others provide limited financial aid for international students but have more funding packages available. Even if they don't have more available, these schools may have less competition from other students for the financial aid that *is* available.

You should be prepared to supply the institution's financial aid office with official documents that prove your parents' income and finances. This may include tax documents, bank statements, and other official records. Make sure each document is accompanied by an English translation.

Only 15 percent of international students reported that their primary source of funding during the 2016-17 school year was from their U.S. college or university.

10 Questions You Should Ask Your College About Financial Aid



1. Do you offer financial aid for international students? If so, what types?
2. How do you determine who is eligible for financial aid?
3. What is the deadline for applying for financial aid?
4. What types of scholarships are available for international students?
5. If I receive scholarship funds, will that impact my request for financial aid? Will I receive fewer funds?
6. Will I need to pay taxes on any scholarships I receive?
7. Do I need to maintain a certain grade point average to continue receiving financial aid?
8. When will I find out if I am receiving financial aid from your school?
9. Do you have part-time job programs for international students?
10. What are the chances that I'll be able to get a part-time job on campus?

What Are Need-Blind and Full-Need Admissions?

Under a need-blind admissions policy, schools admit applicants without taking into consideration their ability to pay. Under a full-need admissions policy, schools award students who cannot afford the full price with scholarships and other financial aid to make up the difference.

There are five U.S schools that offer both need-blind and full-need admissions to international students, according to [TopUniversities.com](https://www.topuniversities.com). They are:

1. Massachusetts Institute of Technology in Massachusetts (MIT)
2. Harvard University in Massachusetts
3. Princeton University in New Jersey
4. Yale University in Connecticut
5. Amherst College in Massachusetts

4. Apply for Scholarships & Grants

Scholarships and grants are both forms of gift aid, meaning that they do not require repayment. The terms are often used interchangeably. They can be awarded by your college or university as well as by private organizations.

Here's a list of different types of scholarships:

- **Merit-based:** These scholarships are awarded annually for academic excellence. Often these competitive scholarships are awarded based on high achievement and extracurricular involvement.
- **Need-based:** These scholarships ask for a summary of your financial status and award money based on your ability to pay for your education. Make sure you fill out the Free Application for Federal Student Aid, as your school will use this information to award scholarship recipients.
- **Community Volunteerism:** Community volunteering is highly regarded by colleges and foundations. Think through all the work you have done and be sure to look for scholarships that will reward it.
- **Association:** There are many associations that award scholarships to students who are pursuing higher education. See if organizations relevant to your field of study offer scholarships.
- **Heritage:** Look for scholarships that are available based on your heritage and cultural background. There are countless scholarships for people of all backgrounds.
- **Female:** In efforts to promote equality for women, some organizations give scholarships specifically to college-bound women. For example, the Jane M. Klausman "Women in Business" scholarship awards funds to women from all over the world who are pursuing a business-related degree.

- **Disability:** If you have a physical or learning disability, take time to research organizations and clubs who support students with disabilities through scholarships.

Remember, this process takes time. It is important that you start early and contact numerous universities to discover the scholarship options available to you.

Here is a list of sites where you can search for scholarship opportunities:

- [EducationUSA](#)
- [CareerOneStop](#)
- [Cappex](#)
- [FastWeb](#)
- [College Board](#)

PRO TIP

To make it easier to apply for merit-based scholarships, take the time to list out all of your accomplishments in different categories. Include any awards, volunteer work, athletic achievements, and academic achievements, including grades.

It's also helpful to have letters on hand from teachers, coaches, and community leaders that highlight your work and achievements. Make sure all of these documents are translated into English before you send them (but you might want to include the originals as well).

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Scholarships for Graduate Students

If you are applying as a graduate student, you should still look for scholarships offered by relevant foundations and organizations in the United States. However, graduate assistantships funded by universities are the most common type of financial aid available to you. It is up to you, though, to find these opportunities and make yourself stand out from the competition by putting together a strong application.

Universities offer three main types of financial aid to graduate students:

- **Fellowships and Tuition Scholarships:** These awards are given to graduate students based on overall merit or academic strength. Factors that are considered include past academic achievements, scores on standardized admission tests, employment history, and leadership potential.
- **Research Assistantships:** Professors who receive funding for their research from outside agencies and foundations often select graduate students to assist them. For students, the opportunity to work on a research project provides a chance for them to carry out their thesis research. An assistantship usually provides a full or partial tuition waiver and a monthly stipend to cover living expenses.
- **Teaching Assistantships (TAs):** Graduate students are often hired to teach sections, run labs, or grade assignments for undergraduate classes. These positions provide teaching experience for graduate students preparing for careers as professors. TAs must be fluent in English to qualify to receive a partial or full tuition waiver and a monthly stipend to cover living expenses. If you speak English well, this could be an excellent opportunity.

Below are three prestigious scholarships available to international students pursuing graduate studies:

- **[Fulbright Program:](#)** Through the Fulbright Foreign Student Program, international graduate students are given opportunities to study and conduct research in the United States. Operating in over 160 countries and sponsored by the U.S. Department of State, the Fulbright Program awards around 8,000 grants each year.

Fulbrighters receive full funding for the duration of their study, including tuition, textbooks, a stipend for living expenses, airfare, and health insurance.

- **[AAUW International Fellowships:](#)** The AAUW (formerly known as the American Association of University Women) provides women who are not U.S. citizens or permanent residents with international fellowships for full-time graduate study or research in the United States. Awards include \$18,000 for master's degrees, \$20,000 for doctoral degrees, and \$30,000 for postdoctoral studies.

Since 1917, over 3,400 women from more than 140 nations have received international fellowships from the AAUW.

- **[Aga Khan Foundation International Scholarship Programme:](#)** The Aga Khan Foundation, a private non-profit international development agency, provides scholarships each year to outstanding students from developing countries with no other means of funding their postgraduate studies.

Recipients can use the scholarships to study anywhere in the world, including the United States. Scholarships, consisting of 50% grant and 50% loan, are awarded through a competitive application process.

Beware of Scholarship Scams

International students are prime targets for people who want to cheat students out of their money in their search for scholarships.

Here are a few signs to watch out for that may signal a possible scholarship scam:

- **Money Up Front/Application Fee**
Don't send money to anyone in exchange for a scholarship, even if it is just a few dollars. *Never send money up front or pay an application fee.* Organizations that require a fee will likely take your money and never contact you again. They may even attempt to steal your identity.
- **Loan Fees**
Be wary of organizations that ask for a loan fee before they will disburse money to you. Authentic loan companies will add fees to the loan balance. They will never require a payment before the money can be used.
- **Guaranteed Scholarships**
Legitimate companies will never guarantee you a scholarship. Companies that do may ask for a fee – and may even offer a money-back guarantee – but they're unlikely to actually get you a scholarship.
- **Company/Scholarship Names**
Don't assume that a scholarship is legitimate just because it uses words like "official," "national," "government," or other official-sounding language in its title. Do research to make sure it is a legitimate option before you apply.

Learn How to Spot and Avoid These Common Scholarship Scams

5. Apply for Loans

You won't be able to get federal student loans as an international student, but private student loans are available. However, it's best to pay for as much of your education as possible using other resources. This can help you to avoid high loan repayment rates.

Before seeking a loan for your international education, consider [these questions](#):

- How much financial assistance should I apply for?
- What are the interest rates like on loans I qualify for?
- What are the repayment terms for the loan?
- What kind of monthly payments will I be able to afford?
- Do I have the proper supporting documents needed to apply?

While taking out loans to pay for your U.S. education is not ideal, it is often unavoidable. Wait to apply for loans until you have determined how much money you will need after accounting for scholarships and savings. Loans should be the last piece you add to your overall budget.

Key Facts to Know About Applying for and Repaying a Student Loan:

- To qualify for a loan, you will usually need a U.S. citizen or permanent resident as a co-signer. The co-signer must have good credit history, good employment history, and have lived in the United States for the previous two years. However, lenders such as [Stilt](#) provide options for international students who have difficulty finding a cosigner.
- Private international student loans are distributed directly to your school so that it can "certify" the loan or ensure that you're given an amount that does not exceed the total cost of your education.
- You can typically repay a student loan over a period of 10 to 25 years.

PRO TIP

Visit the [International Education Financial Aid website](#) for more information about loans for international students.

The site provides an easy tool you can use to see which loan options are available for you.

IV.

CHOOSING A COLLEGE OR UNIVERSITY

If you are looking for financial aid to support your undergraduate education, you may want to consider schools that have traditionally awarded funding to international students.

Out of 1,293 schools surveyed in 2016-17, 425 said they awarded financial aid to international students, according to annual survey data reported in [U.S. News & World Report](#). On average, each of these 425 schools provided about 40 percent of their international students with aid.

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COLLEGES THAT OFFERED THE HIGHEST AVERAGE FINANCIAL AID FOR INTERNATIONAL STUDENTS IN 2016-17

1 UNIVERSITY OF CHICAGO (IL) \$62,763 (126 students)	6 HARVARD UNIVERSITY (MA) \$60,687 (600 students)
2 COLUMBIA UNIVERSITY (NY) \$62,004 (213 students)	7 STANFORD UNIVERSITY (CA) \$60,570 (188 students)
3 SKIDMORE COLLEGE (NY) \$60,975 (82 students)	8 AMHERST COLLEGE (MA) \$59,164 (156 students)
4 WILLIAMS COLLEGE (MA) \$60,944 (98 students)	9 WESLEYAN UNIVERSITY (CT) \$58,920 (80 students)
5 TRINITY COLLEGE (CT) \$60,869 (171 students)	10 YALE UNIVERSITY (CT) \$58,864 (336 students)

Keep in mind that students who want to apply for aid from a particular school must be admitted before receiving an offer of financial support. But, you can still research your options and find schools that are likely to give you some assistance if you are accepted.

Explore This List of 11 Affordable U.S. Colleges for International Students!

U.S. States and Universities with the Highest International Student Enrollment

Sometimes it's nice to have friends who share the same experiences as you. If you are interested in attending a university with a large concentration of students from abroad, you can check out these [lists of the states and universities with the highest numbers of international students](#).

What also matters, of course, is finding a college or university that will meet your needs and offer an environment in which you will excel. The best college or university for you is one that meets your requirements — personal, academic, and financial.

**Need Help Choosing a College or University in the U.S?
Click here!**

V.

Applying to Schools

Once you have figured out which schools are your top choices, you will have to apply to them.

In this day and age, most students apply to schools online. Most colleges prefer this method over paper applications since electronic applications are easier to review and process. Schools make it very easy to find online applications on their websites.

If you would prefer to fill out a paper application, you may be able to find instructions for doing so on the school's website. If not, you can contact the school directly and ask for instructions.

The Common Application

Over 700 colleges and universities now use the [Common Application](#), often referred to as the Common App.

The goal of the Common App is to make the application process more efficient. Students can create an account, fill out one application, and use it to apply to any colleges that are member institutions. This means less time spent filling in the same information again and again on different applications.

A school's website will tell you if you should use the Common App to apply. You can find the [full list of member institutions here](#).

****Special Note****

Keep in mind, especially if you plan to apply to many schools, that many colleges and universities charge an application fee.

A survey by U.S. News and World Report found that, out of the 967 ranked colleges that responded, the average application fee was \$43, while the most common application fee was \$50. But application fees can be as high as \$80 to \$90 at certain schools.

You can find a list of schools whose applications are free to fill out [here](#).

You can find a list of schools whose applications are free to fill out [here](#).

When to Apply

The application process can be time-consuming, so you should start researching colleges and universities as early as two years before coming to the United States for undergraduate study. You may need to apply for financial aid before or during the application process, since some schools don't accept applications for financial aid after enrollment. Your admissions counselor can guide you through the process.

As an international student, you should start the application process for graduate programs 18 months before you intend to enroll in a university. You should begin to research and identify financial aid options no later than one year before the start of the school year.

Since there is such high competition for financial aid, remember to prepare a complete, well-written application. Remember to follow the instructions carefully and send in your complete application — with application fees, transcripts, standardized test results, letters of recommendation, and essays — well before the deadline.

Timeline to Help You as You Apply to Undergraduate and Graduate Programs in the United States:

18 to 24 Months before U.S. Study

- ☐ Begin the research process to identify the colleges or universities you want to apply to. Start the process two years beforehand if you are enrolling in undergraduate programs. About 18 months prior is sufficient for graduate programs.

- ☐ Look online for schools that offer the subjects that interest you.
- ☐ Review college and university websites to compare the programs different schools offer. Also research them through various school rating websites, such as [Niche](#).

18 Months before U.S. Study

- ☐ Register and prepare for required entrance exams.

For undergraduate admissions, required standardized tests usually include:

- ☐ Scholastic Assessment Test (SAT)
- ☐ Test of English as a Foreign Language (TOEFL)

For graduate admissions, required standardized tests usually include:

- ☐ Test of English as a Foreign Language (TOEFL)
- ☐ Test of Spoken English (TSE)
- ☐ Graduate Record Examinations (GRE) for liberal arts, science, and math
- ☐ Specialized tests for specific graduate programs, such as the Graduate Management Admission Test (GMAT) for business schools; the Law School Admission Testing Program (LSAT) for law schools; and the Medical College Admission Test (MCAT) for medical schools

12 - 14 Months before U.S. Study

- ☐ Narrow down the colleges and universities you plan to target. Most students apply to a multitude of schools to increase their chances of acceptance.
- ☐ Obtain all applications and forms for each school.
- ☐ Take required entrance exams.

10 - 12 Months before U.S. Study

- ☐ Identify references and submit them with required reference forms.
- ☐ Request transcripts from either high school or college.
- ☐ Write your application essays (sometimes called a “personal statement”).
- ☐ Retake entrance exams if you want to improve your scores.

10 Months before U.S. Study

- ☐ Complete applications and submit them electronically (or mail them if you filled out paper applications).

3 Months before U.S. Study

- ☐ Pay the SEVIS I-901 fee, which is required for all F, J, and M visitors before applying for a visa.
- ☐ Apply for your student visa.
- ☐ Make sure all your travel documents are in order, including your passport, Form I-20/Form DS-2019, and Form I-94, if required.
- ☐ Research [international student health insurance options](#).
- ☐ Make travel arrangements for arriving in the United States.

Be Careful

Make sure all the schools you apply to are legitimate and accredited institutions. If you're looking into a school and something seems off or too good to be true, make sure you do some digging around online to ensure it's not a scam.

Some signs to look out for:

- The school does not have an address and phone number listed on its website.
- The school website lists an address, but it's a P.O. box.
- The school website does not have an .edu address.
- The school makes ridiculous claims, such as promising a degree in hardly any time at all.

PRO TIP

Check out online forums to see what people are saying about the school.

You can also visit the [U.S. Department of Education's website](#) to verify whether a specific institution is accredited.

VI.

VISA REQUIREMENTS

A visa is a document that allows a foreign citizen to legally enter the United States. It is something you will need before your American education can begin.

Before applying for a visa, you must first receive an admission letter and certificate of eligibility for non-immigrant student status from the school that has accepted you.

The college will send you a Form I-20 or Form DS-2019 that will allow you to become eligible for non-immigrant student status. The school will send you this form after you have:

- Been admitted to an institution that is approved for a Student and Exchange Visitor Program.
- Provided evidence that you can meet the costs of your education.

After you have received the required documents, schedule an appointment with the U.S. embassy or consulate in your country to apply for a visa. It is advisable to apply for a visa as soon as possible, even if you're not planning to arrive in the United States for several months. A visa can be issued up to 120 days before your studies begin in the U.S.

Types of Visas

International students who want to enroll in a college or university in the United States can apply for three types of visas:

- **F-1 Student Visa:** This is the most common visa for students who want to pursue their education in the United States. It is designed for those who want to study at an accredited U.S. college or university or study English at a university or English-language institute.
- **J-1 Exchange Visa:** This visa is issued to individuals who will be participating in short-term work or study-based exchange programs.

- **M-1 Student Visa:** This visa is designed for individuals who will be involved in non-academic or vocational study or training in the United States. The United States issued 482,033 F-1/M-1 visas in 2016, along with 339,712 J-1 visas.

VII.

ADDITIONAL WEB RESOURCES

As you begin your search for a financial aid package and the university that meets your needs, it is important to research numerous websites for information.

Here are some of the best websites that can help you with your research:

- [EducationUSA](#): This website, sponsored by the U.S. Department of State, provides a wealth of information to international students. EducationUSA also offers a network of advising centers that are dedicated to helping students like you find information on applying to U.S. colleges and universities.
- [eduPASS](#): This is a great website for individuals who need help determining where they want to attend school. It includes information on admissions, finances, and culture.
- [iefa](#): The International Education Financial Aid website provides a database of more than 1,500 financial aid programs for international students. It is continually updated as new financial resources are added.
- [Study in the USA](#): You can use this website to find schools as well as to read a variety of articles offering resources, tips, and guidance to international students in the U.S. You can even start applying to schools directly from the site.