

## **INTERNATIONAL STUDENTS – College Information**

### **Admission Requirements**

College admission in the United States is extremely competitive, especially among international students. If you do not have a strong academic background, sufficient financial resources, and proficiency in the English language, you will be at a disadvantage in the admissions process.

Each College/Conservatory sets its own admission requirements. Because of the large number of international students seeking a United States education, the schools do not make exceptions to their requirements.

Most schools require a minimum of a high school diploma with solid coursework in science, mathematics, English, and humanities. They will also require academic entrance examinations such as the TOEFL, SAT, or ACT.

The higher you score on these exams and the better your grades, the better your chances of being admitted to the school of your choice.

You should check with Admissions offices at the schools to which you are planning to apply to determine which college entrance exams are required.

### **Calculating College Costs**

When calculating the annual cost of a United States education at a particular college or university, add at least \$6,000 to the published cost of tuition, fees, and room and board. The College Board publishes college costs, required admissions tests, and other useful information in *The International Student Handbook of US Colleges*.

When preparing a budget for College/Conservatory, you will need to account for the following costs:

- Application fees average \$50 to \$100 per school.
- Academic entrance examinations (TOEFL) will cost you at least \$150 per examination, and most students take at least two tests. Assume that you will be spending at least \$300 to \$450 on tests. Some colleges/universities require International Students to take the SAT/ACT or SAT II exams.
- Tuition and fees will cost between \$5,000 and \$40,000 per academic year (nine months), depending on the type and quality of institution.
- Books and study materials will cost \$500 to \$1,000 per academic year.
- Travel costs to the US vary, but will be between \$500 and \$2,000. Travel costs within the US will be between \$300 and \$700.
- Room and Board will cost between \$3,000 and \$7,500 per academic year. Allow an extra \$1,000 to \$2,000 for vacation periods when the dormitory might be closed.
- If you will be living off campus, the cost of renting an apartment will be between \$300 and \$600 a month, but could be substantially higher depending on the location of the school. Meals should cost about \$2,500 a year, assuming that you do not eat in restaurants too frequently.
- Health insurance will cost \$300 to \$500 a year for one person, \$2,000 to \$3,500 for a family.
- Personal expenses will cost about \$2,000 a year.

If you will be continuing your education during the summer, add half the figure you calculated for the academic year.

Assume that your costs will increase by about 5% per year due to inflation. Don't forget to include an allowance of about 10% to account for fluctuations in exchange rates.

Use the financial planning worksheet to estimate your costs for a year of study in the US. Be realistic when estimating costs for personal expenses.

## Financial Planning Worksheet

<b>Expense</b>	<b>Estimated Cost</b>
Application and Test Fees	\$ _____
Tuition and Fees	\$ _____
Books	\$ _____
Travel to US	\$ _____
Room and Board	\$ _____
Expenses when school is closed	\$ _____
Clothing	\$ _____
Personal expenses	\$ _____
Health insurance	\$ _____
Summer study or travel	\$ _____
Additional family members	\$ _____
Other	\$ _____
<b>TOTAL FOR ONE YEAR</b>	\$ _____

Multiply by number of years in your program (\_\_\_\_)

Master Total \$ \_\_\_\_\_

## Financial Aid for International Students

### **College Financial Assistance/Scholarships**

Financial Aid and Scholarships for college are not the responsibility of Interlochen. The search for this kind of funding is the responsibility of the student and must begin early, well before the senior year of high school.

It is important for international students and parents to understand that while financial aid may be available for study at the Interlochen Arts Academy, a similar award to study at the college/conservatory level in the United States, beyond high school, is often *not* available. As a result, it is necessary for students to search for funds from foundations and other organizations in their home countries or from private benefactors.

A US education is very expensive. Tuition, room and board at an undergraduate institution will cost from \$15,000 to \$40,000 a year, depending on the school. A graduate education can be even more expensive.

### **Sources of Financial Aid**

Because sources of financial aid to study in the United States are extremely limited, you will have to be resourceful and explore every possibility. In addition to the sources listed below, we recommend searching the FastWeb database, because it is free and has good coverage of the awards available for international students.

### **Aid from Your Home Country**

One of the best sources of financial aid to study in the United States is organizations in your own country. The nearest educational advising center may have information about local sources of support.

Your own government may have financial aid available. (Usually this support requires that you return home after your education is complete.) Contact the cultural section of your embassy or your ministry of education for more information, since there are many awards which require you to be nominated by your government.

There may also be private organizations in your home country that provide support for study in the US. Businesses, foundations, and religious groups might have funds available.

### **Aid from International Organizations**

Of the few private scholarships for international students, most require that you apply from your home country. If you are already in the United States you might not be eligible. So you should search for financial aid before you arrive in the United States.

### **Aid from the US Government**

Please note that the United States government student assistance programs, including the Pell Grant, Stafford and PLUS loans, and work-study programs, are *not* available to international students. There may, however, be aid available from the United States government for students from specific countries. Your best bet for finding out if there is any financial aid from the US for students from your country is to contact your embassy, the United States Department of State, and the United States Information Agency. You should also write to the Agency for International Development, Office of International Training, Washington, DC 20523.

## **Aid from US Educational Institutions**

Financial aid for international undergraduate students is extremely rare. Some United States schools have direct exchange programs with their counterparts in foreign countries. Such exchange programs often include financial aid for the international student. To find out about these programs, ask your local university.

Financial aid is not available for English as Second Language courses, so you should have a TOEFL score that meets the College/Conservatory requirement to qualify for financial aid. If all else is equal, the candidate with the better English skills will get the financial aid that is available.

## **Aid from Private US Organizations and Sponsors**

There is very little financial aid for international students available from private sources, such as foundations and individual sponsors.

To discover what is available, search some of the free scholarship and fellowship databases listed on the FinAid site. The FastWeb database, in particular, has good coverage of the awards available for international students. See also the list of scholarship and fellowship databases. (Be aware that fee-based scholarship matching services often do not have any listings of awards for international students. Most awards listed in these databases are restricted to United States citizens and permanent residents. The databases may claim otherwise, but that's often because they find it easy to exploit international students. Don't waste your money.)

Another suggestion is to read some of the ethnic newspapers that are published in the United States. Some sources of financial aid are publicized only in such foreign language newspapers. If there isn't anything listed, try calling the editor of the newspaper to see if they know of any possibilities, such as a member of the community who might be willing to sponsor your education.

Although you might be able to find a generous benefactor who will offer to sponsor your US education, the chances of this are less than 1 in 10,000. Sponsorship of this sort is much more common abroad than it is in the United States. You're more likely to find a sponsor in your home country than in the United States. (United States sponsors are as generous as their international counterparts. They are just overwhelmed by the relatively large numbers of international students seeking financial assistance and the higher cost of education in the United States.)

## **Assistance from Your Family**

According to NAFSA (Association of International Educators), more than two-thirds of international students in the United States finance their education using their own resources and the resources of their family. According to a 1995 study by the IIE (Institute of International Education), 81% of international undergraduate students relied exclusively on their own resources and their family's resources to finance their education in the United States.

The IIE study also found that 7% of undergraduate international students received funding from the school, 5% from their home governments, and 5% from private organizations.

Less than 20% of the financial aid comes from United States sources. So you are most likely going to have to rely on your own assets, your parent's money, and contributions from relatives.

## **International Students and the FAFSA**

The Free Application for Federal Student Aid (FAFSA) is used by United States citizens and permanent residents to apply for financial aid from the US federal and state governments. Colleges and universities also use the information submitted on the FAFSA for computing need-based awards. International students are **not** eligible for the United States government aid programs (Pell Grant, SEOG Grant, Stafford Loan, Perkins Loan, PLUS Loan, and Federal Work-Study).

## **Sufficient Financial Resources**

To get a F-1 visa approved, you will need to demonstrate that you have sufficient funds to pay for the first year of study and that you have resources available to cover the rest of your educational program. For an M-1 or J-1 visa, you will need to demonstrate that you have sufficient funds to pay for all tuition and living costs for your entire stay in the United States.

The information you provide on the I-20 form (F-1) or IAP-66 form (J-1) will be scrutinized very carefully by both the foreign student advisor at the school and the INS. If you don't have the resources necessary for study in the United States, you will not get a visa.

You should know where your money is coming from before you jump on a plane. Several schools require proof that you have enough money for the entire course of study even for an F-1 visa, because too many international students are forced to return home after only a year of study.

If your education will be sponsored by a United States citizen (e.g., a relative), the relative will need to fill out a Form I-134 (Affidavit of Support). This form requires them to pay your expenses if you can't. A Form I-134 filed by someone who isn't a relative doesn't count as much as a Form I-134 filed by a relative.

## **Loans for International Students**

A few United States banks will offer student loans to international students if the loan is co-signed by a creditworthy United States citizen or permanent resident (holder of a "green card"). There may also be restrictions on the type of visa (F1 or J1). In addition to the loans listed below, certain international students (i.e., permanent US residents with a green card) may be eligible for Federal Stafford and PLUS loans.

- **Canadian Higher Education Loan Program (CanHELP).** CanHELP is an alternative loan program for Canadian college and university students to study in the USA and approved schools throughout the world. The loans are offered by the International Education Finance Corporation (IEFC) working in conjunction with Bank of America, Fleet Boston, Citizens Bank, and The Education Resources Institute (TERI). Students may borrow up to the full cost of education, including tuition, fees, and room and board. Graduate students may borrow a maximum of \$15,000 per year without a co-signer, or up to cost of education with a co-signer. The minimum loan amount is \$1,000 per academic year. Students may take up to 20 years to repay the loan. There is a \$50 minimum payment and some deferment provisions. The interest rate is the prime lending rate plus 0.5%. Undergraduate students must have a creditworthy Canadian citizen as co-signer. There is a 8.5% guarantee fee for undergraduate and graduate students with a co-signer. Graduate students can apply without a co-signer if they pay a 7.5% guarantee fee at disbursement and a 2% guarantee fee at repayment which will be financed into the loan. For more information, call 1-617-328-1565 or fax 1-617-328-0615, write to InternationalStudentLoan.com, 67 Coddington Street, Suite 201, Quincy, MA 02169, or send email to [service@internationalstudentloan.com](mailto:service@internationalstudentloan.com).

- **GATE Student Loan Program** (Guaranteed Access To Education) is a nonprofit private student loan program offered through participating schools in conjunction with Bank of America, Bank of Boston, and the National Collegiate Trust (NCT). Undergraduate international students can borrow under this program with a creditworthy US citizen or permanent resident as cosigner. The interest rate is the 91-day T-Bill rate plus 3.10%. There is a 3% loan fee. There is a 15 year repayment period. There are no payments during full-time enrollment. Interest continues to accrue during the in-school deferment period, but is capitalized only once at the end of the deferment period. Repayment begins after the student graduates or drops below full-time enrollment. There is no penalty for prepayment of the GATE loan. The loan can be repaid in full or in part at any time, with payments being applied first to accrued interest, then to the principal. Payments made before interest capitalization are applied directly to the principal. For more information, call 1-800-895-GATE (4283), fax 1-617-639-GATE (4583), write to GATE, 7 Tucker's Wharf, Marblehead, MA 01945, or send email to Kevin Walker at [nctgate@aol.com](mailto:nctgate@aol.com). or [nctgate@gate.com](mailto:nctgate@gate.com).
- **Global Student Loan Corporation (GSLC)**. GSLC offers student loans for international students that do not require a US citizen or permanent resident to co-sign the loan. (A co-signer in the student's home country may be required. Often this co-signer is the student's parent or guardian.) GSLC works with financial institutions and banks located in the student's home country to provide financing for the student's education. GSLC's President is Dr. Keith Jepsen, formerly the Director of Financial Aid at New York University. Currently more than three dozen schools participate in the GSLC loan program. Their web site also includes an International Student Planner. For more information, visit the GSLC web site, call 1-212-736-9666, fax 1-212-736-6536, send email to [info@globalslc.com](mailto:info@globalslc.com), or write to Global Student Loan Corporation, 350 Fifth Avenue, Suite 2416, New York, NY 10118 USA.
- **International Student Loan Program (ISLP)**. ISLP is an alternative loan program for international students to study at US and approved international (non-US) colleges and universities. The loans are offered by the International Education Finance Corporation (IEFC) working in conjunction with the Fleet Boston, Citizens Bank, Educaid, and The Education Resources Institute (TERI). Students may borrow up to the full cost of education, including tuition, fees, and room and board. The minimum loan amount is \$1,000 per academic year. Students may take up to 25 years to repay the loan. There is a \$50 minimum payment and some deferment provisions. The interest rate is the prime lending rate. A creditworthy US citizen or permanent resident must co-sign the loan. There is a guarantee fee for undergraduate and graduate students. This fee varies by lender but will not be greater than 6.5% For more information, call 1-617-328-1565 or fax 1-617-328-0615, write to [InternationalStudentLoan.com](http://InternationalStudentLoan.com), 67 Coddington Street, Suite 201, Quincy, MA 02169, or send email to [service@internationalstudentloan.com](mailto:service@internationalstudentloan.com).

- **Massachusetts Educational Financing Authority (MEFA).** The Massachusetts Educational Financing Authority offers the MEFA Loan program for foreign students attending one of more than 80 participating colleges and universities in Massachusetts. Canadian students may borrow without a US cosigner, and a US cosigner is required for all other foreign students. Families may borrow up to the full cost of education and the repayment term is 15 years, with a fixed interest rate (currently 6.85%) and there is no penalty for prepayment. MEFA is able to offer such a low interest rate because they are non-profit and exempt from federal and state tax. MEFA also has a free guide to colleges and universities in Massachusetts. For more information, call 1-800-842-1531 or 1-617-261-9760, fax 1-617-261-9765, write to MEFA, 125 Summer Street, Suite 1450, Boston, MA 02110, or send email to [info@mefa.org](mailto:info@mefa.org).

## Proving Non-immigrant Intent

You may need to establish that you intend to return to your home country after your studies are complete. You may need to demonstrate economic, personal, social, and cultural ties to your home country. Some of the methods of doing this include:

- Providing a list of the names, addresses, ages, and occupations of close family members who remain in the home country.
- Providing documentation of financial ties to the home country, such as ownership of real estate.
- Providing evidence of job prospects in the home country, such as a letter from a potential employer.
- Providing an explanation of why equivalent educational training is not available in your home country or as suitable.

Likewise, if you have close relatives or financial interests in the United States, you may have difficulty getting a visa. If a consular officer believes that you intend to immigrate to the US, the officer must, as a matter of law, deny the visa.

You may be required by the INS to post a Departure Bond to guarantee your departure.

## Employment

Do not count on being able to scrape up the funding after you arrive in the United States. Getting a job is not an effective means of financing an education in the US. There are numerous restrictions on employment by foreign nationals, and some types of visas prohibit it entirely. Most international students are limited to on-campus employment.

Even if you are able to find work, you will not be able to get a job that pays well enough to cover all your expenses. The typical on-campus job will pay no more than \$1,000 to \$2,000 during the school year, and a similar amount during the summer vacation.

If you are studying on an F-1 visa, you may not accept off-campus employment during the first year of study. You may, however, take an on-campus job to help pay the bills. You are limited to 20 hours a week while school is in session, provided that you do not displace a US resident. (The test for displacement is whether the position is normally filled by students.) Full time employment is allowed during vacations if you will be returning to school at the end of the vacation period. Immigration and Naturalization Service (INS) permission is not required to accept on-campus employment, but you must first apply for a Social Security Number and complete a Form I-9 (Employment Eligibility). You may also need to get authorization from the foreign student advisor.

Graduate students who are participating in a cooperative education program are sometimes allowed to work for an off-campus employer who has an educational affiliation or research contract with the school. The employment must be required for the degree.

After the first year of study, a student on an F-1 visa may ask the INS for permission to accept off-campus employment. Permission is often granted if the student is experiencing severe economic hardship through no fault of their own, such as major currency fluctuations, loss of financial aid, loss or lack of availability of on-campus employment, unusual increases in tuition or living expenses, unexpected financial changes in the student's source of support, and unexpected medical expenses. The student must be in good academic standing and enrolled as a full-time student, and the foreign student advisor must certify the student's Form I-538 (Certification by Designated School Official). The student must submit Form I-765 (Application for Temporary Employment Authorization) and filing fee, along with the certified Form I-538 and the student copy of Form I-20, to the INS for work authorization. The employment authorization will be valid for one year.

Students on M-1 visas may not accept any form of employment, except for a temporary internship for practical training purposes.

Working while on a B-2 (Tourist) visa is grounds for immediate deportation.

Spouses and dependents of students admitted to the US on M-1, F-1, and J-1 visas may apply for M-2, F-2, and J-2 visas, respectively, in order to accompany the student during their stay in the US. Spouses and dependents of M-1 and F-1 students are not allowed to accept employment or engage in business while in the US. Spouses and dependents of students admitted on a J-1 visa may seek permission to work as a J-2 visitor. Individuals on a M-2, F-2, or J-2 visa may study on a full time or part time basis, but may not receive financial aid.

After you graduate, you might wish to work temporarily in the US. To do so, you will need to obtain H-1B status. Your degree must be in the area of expertise required for the position. You must have an offer of employment from a US employer. The employer must file paperwork to petition for H-1B status for you.

## Useful Publications

You may find some of the following publications helpful.

Before you order a copy, check whether your library has a copy. The US Embassy in your country may have copies in their library. Most US embassies and consulates can provide basic information about studying in the US.

1. Carol Weeg, Ellen Stern and Jim Bauer, *Funding for US Study - A Guide for International Students and Professionals*, Institute for International Education (IIE), Princeton, New Jersey, 1996. ISBN 0-87206-219-8 (\$39.95 + \$4 shipping in US or \$16 shipping to other countries). 462 pages. This book provides information about financial assistance for international students to study in the US, including more than 600 sources of funding for international students (mostly for graduate and postdoctoral programs, but some for undergraduate students). To order a copy, call 1-301-617-7804 or 1-800-445-0443, fax 1-301-953-2838, write to IIE Books, PO Box 371, Annapolis Junction, MD 20701-0371, or send email to [iiebooks@iie.org](mailto:iiebooks@iie.org). Payment should be by Visa, Mastercard, or check in US dollars drawn on a US bank. For more information about IIE programs, call 1-212-984-5330 or 1-212-883-8200, or write to US Student Programs, 809 United Nations Plaza, New York, NY 10017-3580.
2. College Board, *International Student Handbook of US Colleges*, 1999. ISBN 0-87447-593-7 (\$21.95). 330 pages. This book provides information about more than 3,000 colleges and universities, including average and minimum TOEFL scores, required admissions tests, college costs, availability of financial aid for international students, and ESL programs. You can order the book for \$21.95 plus \$8.31 for overseas shipping from College Board Publications, Box 886, New York, NY 10101-0886 USA, fax 1-212-713-8143. If you are in the US, you can call 1-800-323-7155 to place an order.
3. Marguerite J. Dennis, *Complete College Financing Guide 2008*, 3rd Edition, Barron's Educational Series, Inc., Hauppauge, New York, 1995. ISBN 0-81-201-635-1 (\$17.50 plus \$2.32 shipping in the US or \$15.69 for overseas shipping). 282 pages. One chapter is devoted to funding for international students wishing to study in the US. To order a copy, call 1-800-645-3476 or write to Barron's Educational Series, 250 Wireless Blvd., Hauppauge, NY 11788.
4. Gregory A. Barnes, *The International Student's Guide to the American University*, National Textbook Company, Lincolnwood, IL, 1993. \$12.95. 208 pages. Includes a chapter on financial aid.
5. *Peterson's Scholarships for Study in the USA and Canada*, 1998. ISBN 1-56079-948-X (\$21.95). 421 pages. This book lists more than 1,100 non-school sources of money for undergraduate and graduate international students. Awards are indexed according to award name, sponsor name, academic field, career goals, and other characteristics. To order a copy, call 1-800-338-3282 or 1-609-243-9111, fax 1-609-243-9150, or visit the [Peterson's bookstore](#).