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An Analysis of requirements for undergraduate international students to attend U.S. universities

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**AN ANALYSIS
OF
REQUIREMENTS
FOR
UNDERGRADUATE
INTERNATIONAL STUDENTS
TO ATTEND
U.S. UNIVERSITIES**

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Spring Term 2000

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ABSTRACT

This paper is concerned with the requirements of international students who want to attend higher education here in the United States. The areas of concern are the requirements from the U.S. Universities that recruit international students as well as the requirements from the U.S. Government for “F” and “M” Visa students. This paper will also concern itself with the financial aid available to the international students, if needed.

CHAPTER 1

INTRODUCTION

In 1992, I left Carson City, Nevada, USA to live in the South Pacific Islands of Tonga and returned to Las Vegas, Nevada, in 1998. While I lived in Tonga I worked as an Administrator for Liahona High School, and became a Vice-Principal during my last two years. I encountered many obstacles in trying to help Tongan high school graduates further their education in the Colleges here in the United States. Government and sometimes University requirements seemed stringent on students who came from very low-income homes, and the United States Government even had additional financial burdens that seems to be very unfair to the students who have worked and studied hard to attend these universities in the United States.

Ailine Tu'ikolovatu was one of the high school graduates who passed the South Pacific University Entrance Exam and completed all the requirements needed for her to attend a US university. Brigham Young University, Hawaii Campus accepted her application. She completed all of the proper paperwork and forms and turned them in on time. She had the financial support required by the University and the United States Government. However, the US Consulate in Suva, Fiji, turned down her Student Visa application. This was done on the grounds that she had a

brother and two sisters already enrolled at Brigham Young University at that particular time. Miss Tu'ikolovatu would have to wait for one of them to graduate and return to Tonga in order for her to be granted the appropriate visa to enter the United States. This meant she would have to wait three to four years. Not only that but Miss Tu'ikolovatu did not have any strong ties to assure her return to Tonga after she graduated from college. Were these reasons fair?

Similar to Miss Tu'ikolovatu's case was Jackie Fetuli's. She met all the requirements except for the fact that she was already married. Brigham Young University, Hawaii Campus did not want to sponsor foreign married students. She had to leave her husband and a three-year-old daughter in Tonga in order for her to attend the university in Hawaii.

According to the WorldPaper Online the following schools are the top fifty for International Student attendees. Ranked by foreign student totals:¹

Out of just fifty Universities there are 125,914 foreign students that are attending U.S. Universities.

Ohio State University is the fifth highest in international students. On the next two pages, the Ohio State University Registrars Office provided the information concerning the number of students from around the world.² As the chart shows the Asian Rim has the most students attending the U.S. Universities. Home-Country sponsoring is the reason behind this.

The Immigration and Nationality Act provides two nonimmigrant visa categories for foreign students wishing to study in the United States. The "F" visa is for academic studies, and the "M" visa is for nonacademic or vocational studies.

CHAPTER 2

LITERATURE REVIEW

There were no articles or books written specifically on my topic of the requirements of international students being fair and equitable. There are books and articles written about international students and there are books and articles written about requirements. To my knowledge, never have these requirements ever been questioned as to their validity of being fair and equitable.

The following listings are from the Internet sources that are available to help international students find ways to attend and afford U.S.

Universities:

1. **University Pages** - State-by-state links to providing course campus admission and US university details.
2. **American Higher Education Information Center Hungarian** - based center supplies details of the degree process in US universities, and explains medical, law and business-school entrance exams.
3. **American Institute for Foreign Study Work** - as an au pair in the US or as a counselor through Camp America. Find out about work and study opportunities.
4. **American University and ESL Information Service** - Find out about studying in the US and get advice on student visas, health insurance and housing.
5. **College Xpress** - Information for International Students. Find questions and answers for international students who want to study in the United States.
6. **Council Travel** - International Identity Cards. Explore the benefits of these internationally recognized identity cards. With descriptions of the cards available to youth, students and faculty.

7. **Education Course Advisory Service Worldwide** - Independent service helps students choose suitable university or college courses worldwide. Send an email request for information.
8. **International Education Service** – Aims to assist students worldwide in finding schools and academic programs located in the United States and Canada.
9. **Peterson's - US Colleges for International Students** - Search for an undergraduate or English-language program in the United States, or learn more about taking the TOEFL.
10. **St. George International** - Describes English-language homestays and tours for Japanese students. Includes technical, sports and college programs.
11. **Study in the USA** - For international students who wish to study in the United States. Request information about universities or choose an intensive English program.
12. **TOEFL** - Learn the dates and locations of the Test of English as a Foreign Language, required for admission to most North American universities.
13. **United States Information Agency** - Independent foreign-affairs agency offers a guide to its programs, including academic and citizen exchanges and the Fulbright program.

The following books were found at AMAZON.COM. Most were on how to get funding and how to get into an U.S. university.

1. **Crossing Customs: International Students Write on U.S. College Life and Culture**, Andrew Garrod (Editor), Jay Davis (Editor) / Hardcover / Published 1999 – International students reflect on their lives and their experiences in Dartmouth College and the surrounding New England Community. The students that have contributed their short personal histories to this compilation contemplate their different backgrounds and struggle with the American culture, to which they are compelled. Some of the stories are funny. Some are sad. But all are profound. The students take good aim at social and philosophical questions imposed by their new community.
2. **Brawn Drain: Foreign Student-Athletes in American Universities** (Sport and Society Series) John R. Hale, John Bale / Hardcover / Published 1991—Thousands of foreign students compete in American intercollegiate athletics each year. John Bale estimates that there were 6,000 in 1989 alone. Where do they come from? Why do they

- choose the United States? How do they adjust to American Life? Are they exploited by their coaches and universities or are they the exploiters? Bale answers these questions and many more in this detailed study of international students.
3. **Funding for United States Study: A Guide for International Students and Professionals** -- Marie O'Sullivan (Editor), Sara Steen; Paperback - -An indispensable resource for study and research in the U.S. for international students and professionals. Funding for U.S. Study features detailed descriptions of more than 600 fellowships, grants, scholarships and paid internships for undergraduates, graduate students and postdoctoral students as well as working professionals. The sponsors of all awards welcome applications from foreign nationals and a substantial number of awards are specifically intended for international use. Sponsors are U.S. and foreign governments, colleges and universities, educational associations, libraries, research centers, foundations, corporations and other organizations.
 4. **Communicate: Strategies For International Teaching Assistants** Jan Smith, et al / Paperback / Published 1992
 5. **English Pronunciation for International Students**, Paulette Wainless, Ph.D. Dale, Lillian, M.Ed. Poms / Paperback / Published 1994 -- International students can use this book for self-instruction to overcome pronunciation problems in English. Included are explanations of how to produce sounds, tips on special pronunciation problems, hints for remembering pronunciation rules, exercises for comprehensive practice, and a self-test to evaluate their progress.
 6. **Managing International Students: Recruitment to Graduation (Managing Colleges and Universities)** Christine Humfrey / Paperback / Published 1999 – Currently not available. The 2000 edition will soon be out in paperback.
 7. **Peterson's Colleges and Universities in the U.S.A. : The Complete Guide for International Students** Paperback / Published 1998
 8. **Peterson's Guide to English Language Programs: World Wide English Training for Adult Learners & International Students**, Peterson's / Paperback / Published 1998. -- The first and only international guide to ESL programs. This guide enables readers to rapidly locate intensive programs offered in their vicinity to quickly determine all pertinent program details, including course length, frequency, facilities, accommodations, costs, and entrance requirements. Gain valuable advice on selecting a school, living and studying in an English-speaking country, and applying to an ESL

- program; and obtaining crucial tips on taking the TOEFL and TOEIC exams.
9. **The Admission and Placement of Students from the Czech and Slovak Federal Republic** Josef Silny, et al / Paperback / Published 1992
 10. **The Admission and Placement of Students from the Republic of Poland : A Workshop Report** Josef Silny, et al / Paperback / Published 1992
 11. **Foreign Students and International Study : Bibliography and Analysis** 1984 -1988 Philip G. Altbach, Jing Wang / Hardcover / Published 1989

CHAPTER 3

PROCEDURE/METHODOLOGY

My methodology has been a combination of Internet sources, Library research and interviews. Many of these were not available to me when I was in the Islands of Tonga. Now that they are available it has brought to light many new insights and possibilities for future international students who would like to attend school here in the U.S.

The interviews I had with individuals from the Immigration Naturalization Services (INS) were conducted not only now, but when I was in Tonga helping students to come to America and attend University. University leaders, who deal with International Students, were very helpful. They were able to give me their insights as to why international students succeed or fail at their attempts to come for further education. Some for example have never been away from their families and friends and just become homesick and forget to focus on what they came to school for in the first place. Others become indecisive and change their majors time and time again and never really graduate from school and eventually they are sent back without achieving their goal of graduation.

I also have my own personal experiences that I have gone through to get International students to school here in the United States.

Back in 1990, I had my niece come to America. I taught her how to pass the TOEFL exam for international students. She passed with the ability to enter a community college. She attended as an international student and paid out of state fees. The laws that were set by the INS and the Universities involved, were followed.

CHAPTER 4

FINDINGS

FEDERAL GOVERNMENT REGULATIONS

For “F” & “M” VISAS

BACKGROUND REQUIREMENTS

The Immigration and Nationality Act provides two nonimmigrant visa categories for persons wishing to study in the United States. The "F" visa is reserved for non-immigrants wishing to pursue academic studies and/or language training programs, and the "M" visa is reserved for non-immigrants wishing to pursue nonacademic or vocational studies.

Changes in U.S. immigration law, effective November 30, 1996, required that no alien could be issued an F-1 visa to attend an U.S. public elementary or middle school (K-8). Any alien who wishes to attend public high school (grades 9-12) in the United States in student visa (F-1) status must submit evidence that the local school district has been reimbursed in advance for the unsubsidized per capita cost of the education. Also, attendance at U.S. public high schools cannot exceed a total of 12 months. Please note that these changes do not affect other visa categories such as the J-1 exchange visitor program or the qualified school-age child of an alien who holds another type of nonimmigrant visa (i.e., A, E, H, I, L, etc.).

No alien may be issued an F-1 visa in order to attend a publicly funded adult education program.

SCHOLASTIC PREPARATION

The student visa applicant must have successfully completed a course of study normally required for enrollment. The student, unless coming to participate exclusively in an English language training program, must either be sufficiently proficient in English to pursue the intended course of study, or the school must have made special arrangements for English language courses or teach the course in the student's native language.

FINANCIAL RESOURCES

Applicants must also prove that sufficient funds are or will be available from an identified and reliable financial source to defray all living and school expenses during the entire period of anticipated study in the United States. Specifically, applicants must prove that they have enough readily available funds to meet all expenses for the first year of study, and that adequate funds will be available for each subsequent year of study to follow. The M-1 student visa applicants must have evidence that sufficient funds are immediately available to pay all tuition and living costs for the entire period of intended stay.

ACCEPTANCE FORM

An applicant coming to the United States to study must be accepted for a full course of study by an educational institution approved by the Immigration and Naturalization Service (INS). The institution must send to the applicant a Form I-20A-B, Certificate of Eligibility for Nonimmigrant (F-1) Student Status for Academic and Language Students. The nonacademic or vocational institution must send to the student a Form I-20M-N, Certificate of Eligibility for Nonimmigrant (M-1) Student Status For Vocational Students. Educational institutions obtain Forms I-20A-B and I-20M-N from the INS.

VISA INELIGIBILITY / WAIVER

The nonimmigrant visa application Form OF-156 lists classes of persons who are ineligible under U.S. law to receive visas. In some instances an applicant who is ineligible, but who is otherwise properly classifiable as a student, may apply for a waiver of ineligibility and be issued a visa if the waiver is approved.

APPLYING FOR A STUDENT VISA

Applicants for student visas should generally apply at the U.S. Embassy or Consulate with jurisdiction over their place of permanent

residence. Although visa applicants may apply at any U.S. consular office abroad, it may be more difficult to qualify for the visa outside the country of permanent residence.

REQUIRED DOCUMENTATION

Each applicant for a student visa must pay a nonrefundable US\$45 application fee and submit:

- 1) An application Form OF-156 completed and signed. Blank forms are available without charge at all U.S. consular offices;
- 2) A passport valid for travel to the United States and with a validity date at least six months beyond the applicant's intended period of stay in the United States. If more than one person is included in the passport, each person desiring a visa must make an application;
- 3) One photograph 1 and 1/2 inches square (37x37mm) for each applicant, showing full face, without head covering, against a light background; and
- 4) For the "F" applicant, a Form I-20A-B. For the "M" applicant, a Form I-20M-N.
- 5) Evidence of sufficient funds.

OTHER DOCUMENTATION

Student visa applicants must establish to the satisfaction of the consular officer that they have binding ties to a residence in a foreign country, which they have no intention of abandoning, and that they will depart the United States when they have completed their studies. It is impossible to specify the exact form the evidence should take since applicants' circumstances vary greatly.

U.S. PORT OF ENTRY

Applicants should be aware that a visa does not guarantee entry into the United States. The INS has authority to deny admission. Also, the INS, not the consular officer, determines the period for which the bearer of a student visa is authorized to remain in the United States. At the port of entry, an INS official validates Form I-94, Record of Arrival-Departure, which notes the length of stay permitted.

ADDITIONAL INFORMATION

An F-1 student may not accept off-campus employment at any time during the first year of study; however, the INS may grant permission to

accept off-campus employment after one year. F-1 students may accept on-campus employment from the school without INS permission.

Except for temporary employment for practical training, an M-1 student may not accept employment.

FAMILY MEMBERS

A spouse and unmarried, minor children may also be classified for a nonimmigrant visa to accompany or follow the student. Family members must meet all visa eligibility requirements, including evidence that they will have sufficient funds for their support, and that they will depart the U.S. when the student's program ends. Spouses and children of students may not accept employment at any time.

FURTHER INQUIRIES

Questions on how to obtain Forms I-20A-B and I-20M-N should be made to the educational institution. If the institution does not have the forms, it needs to contact the local INS office.

The applicant abroad should address questions on visa application procedures at the American consular offices to that consular office.³

**IMMIGRATION AND NATURALIZATION SERVICES
F-ACADEMIC STUDENTS
AND
M-VOCATIONAL STUDENTS REQUIREMENTS**

Foreign students seeking to study in the U.S. may enter in the F-1 or M-1 category provided that they meet the following criteria:

- The student must be enrolled in an "academic" educational program, a language-training program, or a vocational program;
- The school must be approved by the Immigration and Naturalization Service (INS);
- The student must be enrolled as a full-time student at the institution;
- The student must be proficient in English or be enrolled in courses leading to English proficiency;
- The student must have sufficient funds available for self-support during the entire proposed course of study; and
- The student must maintain a residence abroad, which he/she has no intention of giving up.

OBTAINING APPROVAL TO RECEIVE NONIMMIGRANT STUDENTS

Petition for Approval, Form I-17, must be filed with the district office with jurisdiction for the locality where the school is located. There are two types of foreign students, F-1 and M-1 non-immigrants. A school may be approved for F and/or M students, as described below.

However, an individual student's classification depends on his/her principal educational goals.

F-1: Approval for an accredited college or university that awards bachelors, masters, doctorate or professional degrees may solicit attendance of academic students. An accredited community or junior college that provides instruction in the liberal arts or the professions and awards associate degrees; a seminary; a conservatory; an academic high school; a private elementary school; or an institution that provides language training, instruction in the liberal arts, the fine arts or the professions, or instruction in one or more of these disciplines.

M-1: Approval for the attendance of non-academic students may be solicited by a community college or junior college that provides vocational or technical training and awards associate degrees; a vocational high school; a trade school or a school of nonacademic training other than language training.

Current INS regulations recognize the following as approved schools:

- A school operated as a public educational institution by federal, state, or local government; and
- A school accredited by a nationally recognized accrediting agency.

If an institution of higher education does not fall into one of these two categories, it must submit evidence that its course credits are accepted by at least three accredited schools. If a private elementary or a public or private secondary school does not fall into one of these two categories, it must submit evidence that it satisfies the compulsory attendance requirements of the state in which it is located. Also that it qualifies graduates for acceptance by approved schools at a higher educational level. In the case of a private elementary or secondary school, that it is accredited by an accrediting organization, certified by the U.S. Department of Education's Office of Non-Public Education.

APPROVAL PROCESS

Petition for approval (Form I-17) is filed in duplicate with the district director in the school's locality. The following requirements must also be met:

- The Form I-17 must be signed by an officer of the institution who has authority to sign contracts.
- The petitioning school must submit certification indicating that it is licensed, approved, and/or accredited.

WHERE TO APPLY?

All applications submitted by schools and institutions wishing to accept nonimmigrant students, should be mailed to the "Attention of the INS Schools Officer" at the INS District Office having jurisdiction over the geographic area in which the institution is located.⁴

UNIVERSITY REQUIREMENTS

On the following chart the requirements of the U.S. Universities have been compiled. It shows the TOEFL scores, yearly fees, whether or not financial aid or loans are available, whether proof of financial statements are required and the two immigration forms that are required by the universities, the I-94 and the I-20.^{5 - 54}

The Grade Point Average (GPA) is not looked at as much anymore, but they still take the higher GPA students first. They will not necessarily set a minimum, with the thinking that they will be filled up to capacity before they reach the lower GPA students.

FINANCIAL ASSISTANCE

F-1 VISA RULES AND REGULATIONS

Duration of Status -- F-1 students are admitted to the U.S. for a particular length of time. This length of time is referred to as duration of status to the INS. On the I-20 form in the upper right hand corner the letters D/S and the corresponding time frame or degree goal.

Duration of status for an F-1 student means the time during which the international student is considered a full-time student. They must make progress that is at least normal or above toward finishing the particular degree they are pursuing. This would also include any practical training they would engage in after the completion of their degree. Included in D/S is also a period of 60 days in which to depart the U.S. In that 60 days at the end of your D/S, they are allowed to apply to other programs that would give them a new non-immigrant status, such a higher level of education or transfer to another school. Employment, however, is

not permitted in this 60-day period. As an F-1 student, they are required during D/S to keep their passport updated to a minimum of 6 months.

Employment -- As defined by the INS, employment means being compensated financially or otherwise for the rendering of services.

This definition applies to part-time employment, full-time employment, and self-employment. Any work that is conducted without compensation of any kind is considered volunteer and is acceptable by the INS. The forms of employment listed below apply to students who have done nothing to jeopardize their good INS standing as visiting students.

Once you have been approved for employment, as all visiting students must be, you have a variety of choices for employment. On-campus, off-campus, curricular practical training, and post-completion/optional practical training are all available to the F-1 student. All of these forms of employment, apart from on-campus work, require you to complete at least nine consecutive months of study, under F-1 status, before being eligible for employment.

On-Campus work is permitted for F-1 students up to 20 hours a week. This would be a total number of hours for whatever various jobs a student is performing, not to exceed 20 hours in their combined total. This would include any graduate work that was compensated in the form of

tuition deduction or stipend, student teaching, tutoring, etc. This total number of hours would also include any off-campus jobs.

Off-Campus work consists of a few different options, some more viable than others: First, and most common is Optional Practical Training; this consists in itself of a few options but first it is important to understand the other forms of off-campus work. Students may obtain permission to work out of desperate financial need. This authorization is given in the event of some unfortunate financial crisis; eligibility for this type of employment approval is rare.

Practical Training is the kind of employment most students engage in either before or after completing their degrees. They should check with the office for international students at their school and see if they qualify for one of the three types of Practical Training: Curricular Practical Training, Optional, and Post-Completion Practical Training.

Curricular Practical Training (CPT) in most cases must be absolutely essential to the program they are enrolled in, like a required internship or practicum. As a graduate student, they are often eligible to immediately begin CPT when first beginning the graduate program in which they are enrolled.

Many graduate programs require such internships and practical experiences. As an undergraduate, they are required to complete nine

months of course work as a full-time F-1 student before applying for CPT. Whatever work they engage in must be part-time during the academic year, but may be full-time during school breaks and the summer, provided they are not taking classes. The particulars of this should be confirmed with their school. Since they receive 12 months of Optional Practical Training (OPT), it is important to understand the fine line between OPT and CPT. Their CPT time is not deducted from the 12 months of OPT that they have, however if they spend more than 12 months doing CPT they are no longer eligible for any OPT time. There are strict criteria for CPT and they must be adhered to for eligibility. The university or college must give them academic credit for their CPT, or their program must require them to partake in CPT. Optional Practical Training (OPT) is intended to provide them with actual work experience in the field of study they have been pursuing in the U.S. They must intend with OPT to seek employment that complements their education in the U.S. before returning to their native country. This sort of work must be directly related to what they studied in the U.S. and their level of education must also fit the corresponding requirements of the job. OPT can be part-time if it occurs during the school year. In most cases, OPT is full-time: during the summers when they are still a student, after graduation, or while they are writing their dissertation. Regardless of how many degrees they

accumulate in the U.S., there is a 12-month maximum for OPT. This number of months will reduce every time they engage in OPT. For example if they work a few months during the summer in an OPT job, that amount of time will be deducted from the twelve that they have.

After completing their degree they may also use their OPT, but there is a 120-day application period that is essential to understand. The INS recognizes this time as beginning from the day they finish all their required course work for their degree, not graduation day. This is essential to understand, because many universities often conduct their graduation ceremonies weeks after final requirements are taken. To qualify for a Post Completion OPT, they may apply to the INS and the international student office at their school up to 120 days prior to completion but no later than 60 days after completion of their program. These time frames are essential and they will not be eligible for OPT if they do not honor them and apply accordingly.

As a legal F-1 visa student, they are required to leave the U.S. within 60 days of completing their degree unless they have properly filed and application for OPT or legally arranged to stay in the U.S. by some other means.

Income Taxes -- must also be considered when they wish to work.

F-I students are required to fill out an 1040NR (Non-resident) income tax form if they have been in the U.S. less than 5 years, and 1040 tax form if they have been in the US for more than 5 consecutive years. These forms must be filled out no later than April 15th of each year regardless of whether they have earned money in the U.S. or not. They should consult the office for international students at their school about this process, since it can be very confusing. They are also required to fill out a tax return.

Although they may not think they have earned any money in the U.S., even the slightest bit of interest accumulated in their bank account constitutes declarable income. It is very important to fill out these forms even if they are sure they will not owe anything.

Federal and State taxes are usually withheld from their wages unless the US has a tax treaty with their country of origin that overrides this deduction. For more information on this they should consult Internal Revenue Service publication 515, "Withholding on Non-Resident Aliens and Foreign Corporations" and publication 519, "US Tax Guide for Aliens".

FICA is not withheld from the wages of students who are non-residents (defined as those living in the U.S. less than 5 years) in most cases. If their employer is not familiar with the tax exemptions that apply to non-resident students, a publication by the Social Security

Administration "Social Security Coverage for Foreign Students and exchange Visitors" can help him or her with the ambiguous details.⁵⁵

The International Student Loan Program For International Students Enrolled at US Universities/Colleges

Objective: This innovative program is designed to increase the opportunities for international students who wish to study at approved colleges and universities (in the United States and abroad).

Eligibility: Students must be enrolled at approved colleges and universities, either at the Undergraduate or the Graduate level. Students must have a creditworthy US citizen or permanent resident willing to sign as a co-applicant. Co-applicant(s) must satisfy credit approval criteria.

Loan Amounts: Students may apply for up to the cost of education (including tuition, fees, and room and board) less other financial aid and/or loans. The minimum loan amount is US\$ 2,000 per academic year.

Interest Rates: The interest rate will be variable, adjusted monthly to the published Wall Street Journal Prime Lending Rate + 0.0%.

Fees: A guarantee fee, 5% for undergraduate loans or 6% for graduate loans, will be deducted from the principle upon disbursement.

Repayment/Deferment: A servicer will compute a monthly payment amount, amortizing the principal over the agreed-upon repayment term. Borrowers will have up to 25 years to repay their loan. There are no prepayment penalties.

Immediate Repayment - Pay principle and interest beginning 45 days from disbursement.

Deferred Repayment (1) - Pay interest only while enrolled for up to four consecutive years.

Deferred Repayment (2) - Deferment of principle and interest is available while in school or an approved residency/internship. Full monthly principle and interest payments will begin after graduation, separation or completion of an approved residency/internship. (Undergraduates who choose this repayment option incur a 6.5% guarantee fee).

Note1: International Students are not eligible for Stafford or PLUS loans.

Note 2: Terms are subject to change are to be used for informational purposes only.

International Education Finance Corporation (IEFC) is a Massachusetts-based company established to fill a major void in education financing programs for international students. While thousands of students cross their countries' border to pursue international study

opportunities, there have been few financial resources available. IEFC's financing programs assists, and will increase, this population of students. In turn, IEFC's programs are a great help to the international recruitment efforts of U.S. colleges and universities. IEFC collaborates with a national education loan guarantee loans for this growing population of students.

Dwight Peterson, formerly Senior Vice President of The Education Resource Institute (TERI) of Boston, an education loan guarantor, founded and is now President of IEFC.

While at TERI, Mr. Peterson was contacted by select foreign schools. He then developed the International Student Loan Program (ISLP) for US students enrolled at foreign schools or studying abroad. Programs have been expanded to serve international students in the US.

Over the last five years, IEFC has assisted more than 5,000 students finance their international education. They hope to double this number in the next year alone.

Joe Cronin joined IEFC as Senior Vice President for loan programs starting in January 1996. His primary responsibility is the marketing of loan programs. Over the last two years he has worked to develop contacts throughout the world in the fields of financial aid and international education. His efforts have positioned IEFC as the one organization with expertise in both fields. His contacts with foreign and domestic schools,

as well as with international education agencies, are providing immediate returns in the form of rapid growth in loan volume.⁵⁶

International Education Finance Corporation Loan Programs

In this time of globalization and increased student desire to study abroad, the International Education Finance Corporation (IEFC) has developed the International Student Loan Program (ISLP) and the Canadian Higher Education Loan Program (CanHELP). IEFC offers financial assistance for the growing population of students who wish to study in foreign countries. To date, their programs have helped over 5,000 students reach their goal of an international education.

ISLP/CanHELP Loans offer:

A complete package of financial assistance including Stafford and Alternative Loans Favorable terms/low costs reduced interest rates/credits.

IEFC offers:

- Customized service to meet the unique needs of the International/Study Abroad Student
- Advice/debt counseling to students
- Consolidation programs

IEFC offers financing through Stafford and Alternative loans for international study. Students are now able to receive Title IV and supplemental financing to cover costs of studying in a foreign country through one program. All loans are financed with private capital from the Bank of Boston and Educaid.

The Education Resource Institute (TERI) guarantees alternative loans. International students in the US are eligible for the alternative loans only.

IEFC offers the alternative loan as an option for schools in developing financial assistance packages for current and/or prospective students.⁵⁷

International Education Finance Corporation

New 0% Guarantee Fee on federal Stafford and PLUS loans! USA Group, the guarantor for all US Government loan programs (for US students only), including the Stafford and PLUS loans, processed through the IEFC program.

CHAPTER 5

SUMMARY AND RECOMMENDATIONS

There are a lot of requirements for an international student to achieve in order to attend a U.S. University to receive a Bachelors degree of higher education. Looking at the exams that are required for an international student vs. an American student seems to be in the favor of the international student. An international student only has one test. The TOEFL exam tests only their ability to understand and use the English Language. An American student has two tests to take. The ACT and the SAT, which not only cover English, but also science and math proficiency. Most schools require a score of 550 on the TOEFL exam. This is in place of the grades required on the SAT and the ACT for U.S. students. Grade Point Average's are not looked at as stringent as they used to be.

Legal documents I-20 & I-94 are not an unjust request. We can compare the I-20 to any acceptance letter from a University to any student who has applied for school. The I-94 is a document for any international person who wants to come to America, whether they are students or not.

Financially I see some areas that are not fair as they could be. Financial requirements are not different as far as fees are concerned. The international student pays the same rate as an out-of-state student pays.

The problem I see is that the School and/or Government require(s) the financial statement to cover all four years that the student will be in school. The INS requires the bank statement to cover the amount of school for at least the first year of school for a academic student, and all four years for a vocational student. Even though the average American student does not have to prove this financial backing, they probably would not be able to show that in their bank account. I know for myself, if this was required, I would never be allowed in school, because I could not do it. Some say that this is a protection against foreign students from showing up for school and not being able to pay their bills. American students pay their bills by semester. If a student can not afford to pay their bills then they do not attend school. This can be done for foreign students as well. A foreign student is required to turn in their return ticket to their country as well as their passport, to the school. If such a case arises that the student can not pay their bills all the school need to do is put them on a plane. Because their passport and ticket are in the custody of the school, running away is not as common. Finding a student who has come for school, with the proper paperwork, is much easier to find than a person who has come into the country illegally, i.e.: smuggled into the country.

Financial aid is very helpful to many students in America. I am glad to see that there are institutions out there to help the international students

as well. This will also help foreign students pay their initial bills up front to the schools. The problem with financial aid for international students is that it is not very well publicized and is hard to find. Again, each country needs to be looked at, in order to see what they offer for their students to go overseas for higher education. This is why the Asian rim has so many students here. The Chinese especially have programs in which they pick students when they are very young to enter into educational programs in various fields to study in as they get older. In Tonga, the government offers four-year scholarships: however, there are still not enough scholarships to send every student who qualifies. Such programs need to be looked at from other countries.

Overall I do not feel that the requirements for international students are unfair. But, in getting back to my two students who were not able to come to school because one had a brother and a sister already at school, I do believe that the Consul was unfair. I have yet to find any documentation in my investigation that says one person can not come because another is already here. In speaking with the Consular in Fiji, at that time, he stated that it was at the Consular discretion to make these kinds of decisions. This sounds like favoritism or ill favoritism. It all depends on what kind of mood the consul is in at that particular time. As for the second student, the University has a good point in not sponsoring

the spouse and child too. If the husband would go through the same procedure as the wife and attend school also, then I would say the University should sponsor both. If the husband just goes to be in America with his wife what will he do? He can not work. He is not in school. These are signs for trouble.

I recommend that anyone who has a desire to attend a U.S. University that they search and ask for ways they may be able to finance their education. Most scholarships and other forms of financial aid are not easily found for international students. I was not aware of the amount of aid that is available to students from other countries until I did this research. The Internet is a valuable tool for those looking for aid. This is probably the easiest way to cover many areas all over the world without ever leaving the comfort of your own home.

If students will search out the best school to attend, not only for their major field of interest, but also what will help them financially achieve their goals and bills, they will be much better off in the long run, and many more students will probably follow in suit.

REFERENCES

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- ¹ <http://www.worldpaper.com/Educate/us50alph.html>
 - ² The Ohio State University, Columbus, Ohio 43210, 614-292-OHIO
 - ³ UNITED STATES DEPARTMENT OF STATE, Bureau of Consular Affairs, Visa Services, February 1998
 - ⁴ Immigration and Naturalization Service (INS), October 1998
 - ⁵ Boston University Academy, One University Road, Boston, MA 02115, Telephone: (617) 353-9000, Fax: (617) 353-8999, Web: <http://academy-www.bu.edu/>
 - ⁶ USC University Park Campus, Admission Center, Los Angeles, California, Call (213) 740-6616
 - ⁷ University Wisconsin – Madison, 165B Peterson Bldg, 750 University Ave, Madison, WI 53706, (608)262-2367, (608)265-8644 FAX
 - ⁸ New York University, Office of Undergraduate Admissions, 22 Washington Square North, New York, NY 10011
 - ⁹ The Ohio State University, Columbus, Ohio 43210, 614-292-OHIO
 - ¹⁰ University of Texas at Austin, Austin, Texas 78713-8916
 - ¹¹ Columbia University, Barnard College, Office of the Registrar, 3009 Broadway, New York, NY 10027-6598, 212-854-2011, Fax: 212-854-0366
 - ¹² Harvard University, 45 Francis Avenue, Cambridge, MA 02138; (617) 495-5760 fax (617) 495-9489
 - ¹³ University of Pennsylvania, The Registrar's Office, 3400 Chestnut Street, Philadelphia, PA 19104-6204
 - ¹⁴ University of Illinois at Urbana-Champaign, Office of Admissions and Records, 901 West Illinois Street, MC-061, Urbana, IL 61801

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- 15 University Michigan – Ann Arbor, G255 Angell Hall, 435 S. State Street, Ann Arbor, MI 48109-1003, Phone: (734) 763-5174, FAX: (734) 763-9053
 - 16 University of Houston, Office of Registration and Academic Records, Houston, TX 77204-2161, Telephone Numbers 713-743-1010 press 4
 - 17 Texas A&M University, College Station, TX 77843-1265
 - 18 University of Minnesota, Office of Admissions, 240 Williamson Hall, 231 Pillsbury Drive S.E., Minneapolis, MN 55455-0213
 - 19 The George Washington University, 2121 Eye Street, N.W., Washington, D.C. 20052, 202-994-1000
 - 20 Stanford University, Stanford, CA 94305, (650) 723-2300
 - 21 Cornell University, Ithaca, NY 14853-2801 USA
 - 22 Iowa State University, Ames, Iowa 50011, (515) 294-4111
 - 23 Southern Illinois University, Carbondale, Illinois 62901-6804
 - 24 University of Maryland, College Park, Maryland 002103
 - 25 Purdue University, West Lafayette, IN 47907 USA, 765-494-4600
 - 26 Arizona State University, Tempe, AZ 85287-0412
 - 27 Michigan State University, MI 48824-1035, USA
 - 28 Northeastern University, 360 Huntington Avenue, Boston, MA 02116, (617) 373-2000
 - 29 Brigham Young University, Provo, Utah 84602
 - 30 Rutgers, The State University of New Jersey, Camden, NJ 08102
 - 31 Indiana University Bloomington, 300 North Jordan Ave., Bloomington, IN 47405

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- 32 The University of Arizona, Tucson, AZ 85721, (520) 621-2211
 - 33 Santa Monica College International Student Center, 1900 Pico Blvd., Santa Monica, CA 90405-1628, USA.
 - 34 Virginia Community College System, James Monroe Building - 15th Floor, 101 North 14th Street, Richmond, Virginia 23219
 - 35 The Pennsylvania State University, 314 Shields Building, University Park, PA 16802-1220
 - 36 M. I. T., 77 Massachusetts Avenue, Cambridge MA 02139
 - 37 Wayne State University · Detroit · Michigan 48202
 - 38 University Hawaii Manoa, 2600 Campus Road, Honolulu, HI 96822-2385
 - 39 City College – Cuny, Convent Avenue at 138 Street, New York, NY 10031
 - 40 University of Florida, Gainesville, FL 32611; (352) 392-3261
 - 41 The University of California at Berkeley, Berkeley, CA 94720 USA (510) 642-6000
 - 42 The University of Kansas, Lawrence, KS 66045, 785/864-2700
 - 43 Hawaii Pacific University, 45-045 Kamehameha Highway, Kaneohe, Hawaii 96744, USA
 - 44 University Missouri-Columbia, Office of Admissions and Registrar, 130 Jesse Hall, Columbia, MO 65211, Phone: (573) 882-7881
 - 45 Florida International University, University Park, Graham Center 217, Miami, FL 33199, Phone: (305) 348-2421 Fax: (305) 348-1521
 - 46 Oklahoma State University, Office of the Registrar, Division of

Academic Affairs, 322 Student Union; Stillwater, OK 74078

47 University at Buffalo, 17 Capen Hall, Box 601660, Buffalo, New York
14260-1660 phone: Toll-free at 1-888-UB-ADMIT

48 Louisiana State University, Office of Undergraduate Admissions, 110 T
Boyd Hall, Baton Rouge, LA 70803, USA

49 University of Massachusetts Amherst, Massachusetts, 01003.
(413) 545-0111

50 Temple University, 1801 North Broad Street, Philadelphia, PA 19122,
(215) 204-7000 (general number)

51 University of Miami, Coral Gables, Florida 33124, Telephone:
305-284-2211

52 University of Washington, Office of Admissions, Box 355840, Seattle,
WA 98195-5840

53 University of Oklahoma, 1000 Asp Avenue, Room 127, Norman,
Oklahoma 73019-4076, U.S.A.

54 The University of Iowa, Iowa City, Iowa 52242 U.S.A., 319-335-3500

55 www.collegexpress.com

56 www.iefc.com

57 www.iefc.com

58 www.iefc.com

APPENDIXES

Rutgers, The State University of New Jersey International Student Financial Statement

Before Certificates of Admission and Eligibility (Forms I-20 and IAP-66) can be issued, certification of financial resources is required from all International students intending to apply for F-1 or J-1 student visas. Two documents are required:

1. Completion and return of this International Student Financial Statement
2. An original (not photocopied) bank statement, dated within nine months of the semester you intend to begin your studies.

You must document that you have:

1. Funds for full first-year educational and living expenses (U.S. \$23,000 for 2000). Funds must be in a bank account or other readily convertible assets (excluding real estate and other fixed assets); and
2. Projected funds in the amount of \$23,000 for each additional year necessary to complete the degree program to which you are applying. The normal minimum number of years for a bachelor's degree is 4 years.

An International Student Financial Statement received without adequate and satisfactory projected funds will delay an admission decision.

Part 1 Write in ink or type.

Name of Applicant,

Mr./Ms. _____
Last (family name) First (given name) Middle

Permanent

Address _____

Country of Citizenship _____ Country of Birth _____
Date of Birth _____ Sex: Female _____ Male _____
Major field/program _____ Degree for which you are
applying _____

_____ I plan to come without dependents.

_____ The following dependents will accompany me (list names,
relationships, dates, cities and countries of birth):

Note: Additional documentation required: U.S. \$4,000 for spouse, U.S.
\$3,000 for each child

Part 2 complete each relevant section below.

	Documented Funds	Projected Funds
Year 1	_____	_____
Year 2	_____	_____
Year 3	_____	_____
Year 4	_____	_____
Year 5	_____	_____

Personal Savings

Name of Bank _____

Acct. Holder _____

U.S.\$ _____

U.S.\$ _____

U.S.\$ _____

U.S.\$ _____

U.S.\$ _____

Family/Relative/Other

Name _____

Visa Status (if in U.S.) _____

Scholarship/Loan
Awarded by _____

Government/Employer/Other
Name of Sponsor _____
Other (specify source and type of support)

Totals _____

I pledge financial support to meet the educational and living expenses of this student in the annual amounts cited above.

SPONSOR'S
SIGNATURE _____
DATE _____

This will certify that the information given on this form is complete and accurate to the best of my knowledge. I am fully aware that any false or misleading statement may result in denial of admission, or cancellation of registration following enrollment.

APPLICANT'S
SIGNATURE _____
DATE _____

Read the following instructions carefully before completing and submitting this form.

Part 1 Answer all questions completely.

Part 2 in the first column; indicate the source(s) of your funding. In the columns headed Year 1, 2, 3, 4, and 5, indicate the amount (in U.S. Dollars) available for each year of study. Each sponsor must verify these amounts by signing the form. Be sure to include supplementary documents as indicated, and attach originals, not photocopies. The originals will be returned to you with admission documents so that you can apply for your visa.

All documentation must be dated within nine months of the date of initial enrollment at Rutgers, The State University of New Jersey. The admissions office has provided you with an estimate of annual education and living expenses for international students. You must document financial support equal to or greater than this amount. This estimate is subject to change without notice and will usually increase each year.

SOURCES OF FUNDING--REQUIRED DOCUMENTATION

First year funds must be documented and accurately reflect funds available and committed to your support. Second and subsequent year funds should be documented or projected, and must show the amount and source of funds which can be relied upon for support.

Personal/Family Funding

Signatures of all sponsors must appear on this form. Bank verification of funding must come in a separate statement of account.

Scholarship/Loan

Official, original scholarship letter from the institution awarding the scholarship or loan is required. The award letter must cite the name of the applicant, the amount of funding available for each year of study, the duration of the award (including beginning and ending dates), and the terms of the award.

Government or Employment Sponsorship

Official, original letter indicating amount of support and containing the same information as for "Scholarship" described above.

EXAMPLES OF ACCEPTABLE DOCUMENTATION

Statements of current account from financial institutions
Sponsor's statement of employment noting terms and salary (in U.S. \$ only)

EXAMPLES OF UNACCEPTABLE DOCUMENTATION

Funds from an F-1 (foreign student) or J-1 (research scholar in U.S.)
Funds from anticipated employment or assistance while a student
Real estate or other fixed assets
Facsimile (Fax) documents

Address correspondence to:

Office of University Undergraduate Admissions
Rutgers, The State University of New Jersey
Administrative Services Building, P.O. Box 2101
New Brunswick, NJ 08903-2101
U.S.A.

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