

REPORT ON USA AND PROCESS FOR STUDENT VISA

Prepared by:

Bishwa Prakash Puri

Subash Timalina

Barsha Maharjan

Shanti Paudel

Prasad Malla

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1 Introduction

1.1 Background

The United States of America(USA) also known as power house of world. The United States of America (USA) is located in North America. This country is situated in Northern and Western Hemispheres. It is located in Latitude: 24° to 49° N and Longitude: 66° to 125° W. It shares border with Canada in North, Mexico in South, Atlantic Ocean in East, Pacific Ocean in West. Additional Territories of USA also includes Alaska (northwest of Canada), Hawaii (an island state in the central Pacific Ocean), Territories such as Puerto Rico, Guam, U.S. Virgin Islands, American Samoa, and Northern Mariana Islands. The U.S.A has access to both the Atlantic and Pacific Oceans, contributing to its historical and current role as a major global power in trade, politics, and military influence.

The history of the United States includes centuries of indigenous cultures, colonization, revolution, expansion, conflict, and global influence. In 1492 Christopher Columbus' team initiated European exploration. 13 British colonies were established along the East Coast. Tensions with Native Americans grew; indigenous populations declined due to disease and conflict. In the course of time conflict arose over British taxes and governance without representation. In 1776 declaration of independence authored by Thomas Jefferson and then in 1783 victory in the Revolutionary War and recognition of U.S. independence in the Treaty of Paris. In 1787 U.S. Constitution adopted, creating a federal republic and in 1789 George Washington became the first president.

The United States has a dynamic and diverse demography due to various factors like birth rates, death rates, and immigration. Major key aspects of USA's demography include the following:

1. Population Size and Composition

- The U.S. is the third most populated country globally, with an estimated population of 340.1 million as of July 1, 2024.
- The population grew by approximately 2.6% from the 2020 census (331.4 million).
- The annual growth rate in 2024 was around 1%, which is slightly below the global average.
- Life Expectancy (2023): 78.4 years overall; 75.8 years for males and 81.1 years for females.
- Urban Population: Approximately 82.4% of the population resides in urban areas.
- Immigration has become the primary source of population growth since 2021, reflecting significant demographic shifts in age, race, and ethnicity.

- Without immigration, projections show the U.S. population would begin to shrink by 2033.
- Foreign-born residents reached 14.3% in 2023, the highest since 1910, driven largely by Latin American migration.

2. Age Structure

- Under 18 years: 21.7%
- 18–44 years: 36.0%
- 45–64 years: 24.6%
- 65 and over: 17.7%
- The U.S. population is steadily aging.
- The 65+ group was the fastest-growing between 2010 and 2022, increasing by 42.8%.
- By 2100, 29.1% of Americans will be 65 or older, while only 16.4% will be under 18. The median age is projected to rise to 47.9 years from 38.9 in 2022.

3. Race and Ethnic Composition

- White alone: 75.3% (58.4% White alone, not Hispanic or Latino)
- Black alone: 13.7%
- Asian alone: 6.4%
- American Indian and Alaska Native alone: 1.3%
- Native Hawaiian and Other Pacific Islander alone: 0.3%
- Two or More Races: 3.1%
- Hispanic or Latino (any race): 19.5%
- By 2050, the non-Hispanic White population is expected to fall below 50%.

4. Fertility and Mortality

- Fertility rate (2023–2024): 1.78–1.79 births per woman.
- This is below the replacement level of 2.1 births per woman.
- Birth rates are declining due to delayed marriage and shifting demographics.

5. Mortality Rates

- Crude death rate: 8.7 per 1,000 population (2023)

- Leading causes: Heart disease, cancer, unintentional injuries
- COVID-19 dropped from 4th in 2022 to 10th in 2023
- Infant mortality rate: 5.4 per 1,000 live births
- Deaths projected to exceed births annually by 2038

6. Immigration

- 47.8 million foreign-born residents in 2023 (14.3% of population) — highest since 1910.
- Largest annual increase in immigrant population in 20+ years.
- Major source countries: Mexico, India, China, Philippines, several African nations, El Salvador.
- Immigrants significantly contribute to labor markets in healthcare, agriculture, and construction.
- 77% are legal residents; 23% are unauthorized.

In summary, the demography of the USA is characterized by a growing but aging population, increasing racial and ethnic diversity driven by immigration, and declining fertility rates that are leading to an eventual natural decrease in population without the continued influx of immigrants.

The United States consist of many large and influential cities, having economic, cultural, and political diversity. The following are consistently among the largest and most significant cities by population:

1.2 Major Cities of USA

The United States is home to many large and influential cities, each contributing to the country's economic, cultural, and political diversity. The following are consistently among the largest and most significant cities by population:

1. **New York City, New York:** The most populated city in the U.S. and a global center for finance, media, fashion, art, and culture. Its metropolitan area is one of the largest in the world with an estimated population of 8.34 million.
2. **Los Angeles, California:** The second largest city in the USA, known for its entertainment industry (Hollywood), diverse economy, and cultural institutions. Estimated population: 3.82 million.
3. **Chicago, Illinois:** A major hub in the Midwest, known for its architecture, arts scene, and as a transportation and business center. Estimated population: 2.67 million.

4. **Houston, Texas:** A rapidly growing city, known for its energy industry, NASA's Johnson Space Center, and diverse population. Estimated population: 2.3 million.
5. **Phoenix, Arizona:** One of the fastest-growing major cities in the U.S., experiencing significant population growth in the Sun Belt region. Estimated population: 1.64 million.
6. **Philadelphia, Pennsylvania:** A historically rich city, a major East Coast hub, and an important economic and cultural center. Estimated population: 1.57 million.
7. **San Antonio, Texas:** A city with a strong historical and cultural identity, known for the Alamo and its rapidly growing population. Estimated population: 1.47 million.
8. **San Diego, California:** A major coastal city with a strong military presence, a thriving tourism industry, and a pleasant climate. Estimated population: 1.38 million.
9. **Dallas, Texas:** Another rapidly growing Texas city, a major business and cultural center in the DFW metropolis. Estimated population: 1.3 million.
10. **Jacksonville, Florida:** The most populous city in Florida by land area, a growing port city with a diverse economy. Estimated population: 1.1 million.

Other major U.S. cities include Austin (Texas), Fort Worth (Texas), San Jose (California), Columbus (Ohio), Charlotte (North Carolina), Indianapolis (Indiana), San Francisco (California), Seattle (Washington), Denver (Colorado), Oklahoma City (Oklahoma), Nashville (Tennessee), Washington, D.C., Boston (Massachusetts), Las Vegas (Nevada), Detroit (Michigan), Portland (Oregon), Memphis (Tennessee), Baltimore (Maryland), Milwaukee (Wisconsin), Atlanta (Georgia), and Miami (Florida).

1.3 Economy of USA

The United States has the largest economy in the world, characterized by a mixed economic system that combines elements of capitalism and government intervention. The U.S. economy is highly developed, technologically advanced, and diverse, with significant contributions from various sectors including services, manufacturing, agriculture, and technology.

As of May 2025, the U.S. economy is exhibiting signs of slowing growth, influenced by policy shifts, global trade tensions, and evolving consumer behavior. The U.S. economy is the world's largest economy, characterized by a diverse, highly developed, and private-sector-led structure. It comprises of high levels of productivity, technological innovation, and competitiveness, along with a flexible labor market and the advantage of the U.S. dollar as the world's reserve currency. As per Q4 2024 reports real GDP increased by 2.4% annually and Q1 2025 reports shows real GDP decreased by 0.3% annually due to an increase in imports and a decrease in government spending. Expected GDP growth of 2024 is 2.8% annually and forecasted GDP growth of 2025 is 1.8%. April 2025: The annual inflation rates up to April 2025 (Consumer

Price Index - CPI) is 2.3%, which is the lowest since February 2021. Core Inflation (excluding food and energy): 2.8% in April 2025. The unemployment rate was 4.2% in April 2025 and the number of unemployed people in April 2025 was 7.2 million. Monthly job additions are expected to average between 80,000 and 100,000 in 2025, a decrease from 200,000 earlier in the year. The U.S. monthly international trade deficit increased in March 2025 to \$140.5 billion, as imports increased more than exports. The U.S. fiscal deficit averaged 5.9% of GDP in the decade leading up to 2024. The U.S. economy in May 2025 is characterized by slowing growth, a cooling labor market, and rising inflation. With the formation of New Government under the leadership of Donald Trump, policy decisions, including trade tariffs and fiscal measures, are contributing to economic uncertainties.

2 Education System of USA

The education system in the United States is highly decentralized and diverse, with each state managing its own public education system meaning that there isn't a single national curriculum or governing body that dictates educational standards across the entire country but control over education largely rests with individual states and local school districts which leads to significant variation in curriculum, funding, and policies from one states to another. The typical structure and key aspects of the U.S. education system:

I. Levels of Education

1. Early Childhood Education (Ages 3–5):

- Preschool / Pre-kindergarten
- Kindergarten

2. Primary/Elementary Education: Grades K–5 or K–6 (approximately ages 5–11)

3. Middle School / Junior High School: Grades 6–8 or 7–8 (approximately ages 11–14)

4. Secondary / High School: Grades 9–12 (approximately ages 14–18)

5. Post-Secondary / Higher Education (Ages 18+):

- **Community Colleges (2-year institutions):**
 - Offer associate degrees (e.g., Associate of Arts (AA), Associate of Science (AS)) and vocational certificates.
 - Many students transfer to a four-year university after completing an associate degree.
- **Colleges and Universities (4-year institutions):**
 - **Undergraduate Degrees (Bachelor's):**

- * Typically takes 3–4 years.
- * Common degrees include Bachelor of Arts (BA) and Bachelor of Science (BS).

– **Graduate Degrees:**

- * **Master’s Degree:** 1–3 years of specialized study after a bachelor’s (e.g., MA, MS, MBA).
- * **Doctoral Degree:** The highest academic level, requiring research and a dissertation (Ph.D., Ed.D., M.D., J.D. — typically 3–7+ years).

II. Key Characteristics of the US Education System US education system is known for its flexibility, diversity, and emphasis on experiential learning. Some key characteristics include:

- **Decentralization:** Education is primarily managed at the state and local levels, leading to significant variations in curriculum, funding, and policies.
- **Diverse Curriculum:** Schools offer a wide range of subjects, including core subjects (math, science, language arts, social studies) and electives (arts, music, physical education).
- **Standardized Testing:** Standardized tests (e.g., SAT, ACT) are often used for college admissions and assessing student performance.
- **Extracurricular Activities:** Schools encourage participation in sports, clubs, and other extracurricular activities to promote holistic development.
- **Higher Education Opportunities:** The U.S. has a vast network of colleges and universities offering diverse programs and degrees.
- **Student-Centered Learning:** Emphasis on critical thinking, problem-solving, and experiential learning through projects, internships, and community service.

National Qualifications Framework

The United States does not currently have a formal National Qualifications Framework (NQF). However, efforts are underway to establish a United States Qualifications Framework (USQF) to enhance the recognition, mobility, and interoperability of educational qualifications. US educational system is diverse and offers a wide range of institutions at different levels and major are as follows: -

- **K-12 Education (Primary and Secondary)** K-12 refers to schooling from Kindergarten to 12th grade. It is the foundational education system before higher education. Public schools, Private schools and Homeschooling are the institution for k-12 education.

- **Higher Education (Post-Secondary)** The US higher education includes about 4,500 institutions. These institutions offer a variety of programs and degrees, from associates to doctoral. Institutions involved for higher education are Public Universities, Private universities, Ivy League Universities, Community Colleges, Liberal Arts Colleges, Technical Colleges (or Vocational/Trade Schools), Research Universities and Other Specialized Institutions.

The United States education system offers a variety of educational programs across various fields, making it a top destination for international students. Some of them are as follows:

1. Computer Science & Information Technology
2. Business Administration (MBA & Finance)
3. Engineering
4. Healthcare & Medicine
5. Data Science & Artificial Intelligence
6. Law
7. Psychology & Social Sciences
8. Arts & Design
9. Environmental Science & Sustainability
10. Media & Communication Studies

Tuition Fees Overview Tuition fees in the United States vary widely based on factors such as the type of institution (public vs. private), level of study (undergraduate vs. graduate), and the specific program or major. On average, tuition fees for international students can range from \$20,000 to \$60,000 per year for undergraduate programs and \$30,000 to \$70,000 per year for graduate programs.

Course Category	Bachelor's Degree (Annual)	Master's Degree (Annual)
Engineering	\$25,000–\$50,000	\$30,000–\$60,000
Business Administration	\$30,000–\$60,000	\$30,000–\$70,000
Computer Science	\$25,000–\$50,000	\$30,000–\$60,000
Healthcare/Medicine	\$30,000–\$60,000	\$35,000–\$70,000
Social Sciences	\$20,000–\$45,000	\$25,000–\$50,000
Fine Arts/Design	\$30,000–\$60,000	\$35,000–\$70,000
Environmental Science	\$25,000–\$50,000	\$30,000–\$60,000
Psychology	\$20,000–\$45,000	\$25,000–\$50,000
Education	\$20,000–\$45,000	\$25,000–\$50,000
Communication/Media	\$25,000–\$50,000	\$30,000–\$60,000

Table 1: Estimated Annual Tuition Fees for Major Fields of Study in the USA

Note: Tuition fees can vary based on the institution and program specifics.

2.1 Scholarships and Financial Aid

The United States offers a wide range of scholarships and financial aid options for both domestic and international students. These can significantly reduce the cost of education. Here are the major scholarship categories and opportunities:

2.1.1 U.S. Government Scholarships

- **Fulbright Program (Master's/PhD):**
 - Covers full tuition, airfare, living expenses, and health insurance
 - 2026-27 application deadline: April 30, 2025
 - Check USEF Nepal for future updates
 - Requirements: Strong academic record and leadership experience
- **Hubert H. Humphrey Fellowship:**
 - Designed for mid-career professionals
 - Focus on leadership in fields like public health
 - 2025-26 applications closed; monitor USEF Nepal for future opportunities

2.1.2 University Scholarships

- **Full-Ride Scholarships:** Most of the universities in the USA offer full-ride scholarships to international students, which cover tuition, living expenses, and sometimes even travel costs. Some notable examples include:
 - Harvard: Free tuition for families earning \$75,000/year
 - Details available on respective university websites
- **Partial Scholarships:** Many universities offer partial scholarships that cover a portion of tuition fees. Examples include:
 - University of Oregon ICSP Scholarship: \$7,500–\$30,000/year
 - University of Minnesota Global Excellence Scholarship: \$10,000/year
 - Search university websites for "international student scholarships"

2.1.3 Private Scholarships

Private scholarships are offered by various organizations, foundations, and corporations. They can be merit-based, need-based, or specific to certain fields of study. Some notable private scholarship programs include:

- **Gates Millennium Scholars Program:**
 - For outstanding minority students
 - Covers tuition, fees, and living expenses
 - Application deadline: January 15, 2025
- **Jack Kent Cooke Foundation Scholarships:**
 - For high-achieving students with financial need
 - Covers up to \$40,000/year for undergraduate studies
 - Application deadline: November 1, 2024
- **College Board Scholarship Search:**
 - Online tool to find scholarships based on various criteria
 - Free to use; no registration required

2.1.4 Nepal Government Scholarships

Limited opportunities for U.S. studies; periodically check with the Ministry of Education, Science and Technology (MOEST) for updates.

2.1.5 Working While Studying

International students in the U.S. can work part-time while studying, which can help cover living expenses and provide valuable experience. Here are the main options:

- **On-Campus Employment:**
 - Allowed for F-1 visa holders
 - Up to 20 hours per week during the academic year
 - Full-time during holidays and breaks
- **Curricular Practical Training (CPT):**
 - Paid internships or co-op programs related to the field of study
 - Must be authorized by the Designated School Official (DSO)

- **Optional Practical Training (OPT):**

- Work authorization for up to 12 months after graduation
- STEM graduates can apply for a 24-month extension
- Requires application to U.S. Citizenship

2.1.6 Tips for Scholarship Success

- Start early: Most deadlines are 6-12 months before study begins
- Craft compelling essays that highlight contributions to Nepal
- Use official resources to avoid scams:
 - EducationUSA Nepal
 - USEF Nepal
- Seek free counseling from EducationUSA Nepal and USEF Nepal

2.2 Accreditation of Institutions

In the United States, higher education institutions are accredited by both institutional and programmatic accrediting bodies. These organizations are recognized by the U.S. Department of Education and the Council for Higher Education Accreditation (CHEA). Regional accrediting bodies focus on institutions within specific geographical areas, while specialized agencies evaluate particular programs or types of institutions. Regional Accrediting Bodies:

- Higher Learning Commission (HLC): The Higher Learning Commission accredits institutions in a large geographic region, including many states in the Midwest and surrounding areas.
- Middle States Commission on Higher Education (MSCHE): MSCHE accredits institutions in the Mid-Atlantic region, including states like Pennsylvania, New Jersey, Delaware, Maryland, and others.
- New England Commission of Higher Education (NECHE): NECHE accredits institutions in the New England states.
- Southern Association of Colleges and Schools Commission on Colleges (SACSCOC): SACSCOC accredits institutions in the Southern states.
- Northwest Commission on Colleges and Universities (NWCCU): NWCCU accredits institutions in the Northwest.

- Western Association of Schools and Colleges Senior College and University Commission (WSCUC): WSCUC accredits institutions in the Western region.
- Accrediting Commission for Career Schools and Colleges (ACCSC): The Accrediting Commission for Career Schools and Colleges (ACCSC) accredits career and technical schools, as well as some vocational and higher education institutions.
- Accreditation Council for Business Schools and Programs (ACBSP): ACBSP accredits business programs at institutions of higher education.
- Commission on Collegiate Nursing Education (CCNE): CCNE accredits nursing programs, ensuring they meet rigorous standards.
- Council on Occupational Education (COE): COE accredits institutions offering vocational education and training programs.
- Distance Education Accrediting Commission (DEAC): DEAC accredits distance education programs.
- ABET (Accrediting Board for Engineering and Technology): ABET accredits engineering, technology, and computing programs.
- National Architectural Accrediting Board (NAAB): NAAB accredits professional degree programs in architecture.
- Council on Education for Public Health (CEPH): CEPH accredits schools of public health and public health programs.

2.2.1 Importance of verifying institutional legitimacy

It is crucial for students, especially international applicants, to verify the accreditation status of any institution or program before enrolling. Attending an accredited institution ensures that the education received meets recognized quality standards, which is important for the recognition of degrees by employers, professional licensing boards, and other educational institutions. Unaccredited institutions may not provide valid qualifications, and credits earned may not be transferable. Therefore, prospective students should consult official resources, such as the U.S. Department of Education or the Council for Higher Education Accreditation (CHEA), to confirm the legitimacy of an institution or program.

3 University Process

USA provides different types of student visas, each designed for specific educational purposes. The most common is the F-1 visa, which is intended for students enrolled in academic programs at accredited U.S. colleges, universities, or language training programs. The J-1 visa

is for students participating in exchange programs, including those sponsored by educational or nonprofit institutions. The M-1 visa is designated for students attending vocational or non-academic institutions. Each visa type has its own eligibility criteria, application process, and regulations regarding employment and duration of stay.

Pursuing higher education (F-1 visa) in the United States requires careful planning and documentation. To successfully apply to a university, obtain I-20, secure a student visa requires detailed steps and comply with U.S. immigration laws. To receive an offer letter from the U.S. universities, students must submit the following general documents, but some universities may have specific requirements:

- Academic transcripts (translated into English if necessary)
- Standardized test scores (SAT/ACT for undergraduate, GRE/GMAT for graduate)
- English proficiency test scores (TOEFL: 80+ or IELTS: 6.5+)
- Statement of Purpose (SOP)
- 2-3 Letters of Recommendation
- Resume/CV (primarily for graduate applicants)
- Copy of passport bio page
- Proof of finances (most universities require this during application)

3.1 I-20 Issuance

Once admitted, students must provide additional documents for the university to issue the Form I-20:

3.1.1 F-1 Visa Requirements

- Full-time enrollment: 12+ credits (undergraduate), 9+ credits (graduate)
- On-campus work allowed up to 20 hours/week during semesters
- Optional Practical Training (OPT): 12 months post-graduation; STEM fields eligible for a 24-month extension
- SEVIS compliance: must report changes in address, program, or institution

3.2 Travel Regulations

- Must carry a valid F-1 visa and a signed I-20 for re-entry to the U.S.
- Students may enter the U.S. up to 30 days before their program start date

3.3 F-1 Visa Required Documents

During U.S. embassy visa interview, carry the following documents:

1. Valid passport (minimum 6 months validity beyond intended stay)
2. Original I-20 form, signed by both institution and applicant
3. DS-160 confirmation page (with barcode)
4. SEVIS fee receipt (\$350)
5. Visa appointment confirmation page
6. Financial documents (must match I-20 estimates)
7. Academic records (transcripts and certificates)
8. University admission letter
9. Proof of strong ties to Nepal (e.g., property documents, family affidavits)

3.4 Visa Application Steps

To apply for an F-1 visa, follow these sequential steps:

1. Complete the DS-160 form at CEAC
2. Pay the MRV visa fee (\$185) through any Commercial Bank (Category 'A')
3. Schedule visa interview via us travel docs
4. Pay the SEVIS fee (\$350) online at I-901
5. Attend interview at the U.S. Embassy in Kathmandu
 - Common interview questions include:
 - Why did student choose this university?
 - How will student finance their education?
 - What are the student plans after graduation?
6. Visa Decision:
 - **Approved:** Passport with visa returned in 3–5 working days
 - **Denied:** Students will receive a 214(b) refusal notice; reapplication is possible, but must address the reasons for denial. Students can use same SEVIS upto 3 times.

3.4.1 Requirements for Study in USA

Bachelors:

- Completion of 12 years of schooling (10+2 or equivalent)
- Academic transcripts and certificates
- English proficiency (TOEFL/IELTS/PTE)
- SAT/ACT (for some universities)
- Statement of Purpose (SOP)
- Letters of Recommendation
- Financial documents

Masters:

- Bachelor's degree (16 years of education)
- Academic transcripts and certificates
- English proficiency (TOEFL/IELTS/PTE)
- GRE/GMAT (for some programs)
- Statement of Purpose (SOP)
- Letters of Recommendation
- Resume/CV
- Financial documents

3.4.2 Documentation

- Academic certificates and transcripts
- Passport (valid for at least 6 months beyond intended stay)
- English proficiency test scores
- Standardized test scores (if required)
- SOP and Letters of Recommendation
- Financial documents (bank statements, affidavits)
- Application forms and fees

Academic Requirements

Bachelor's Degree (Undergraduate)

- **Minimum Qualifications:** Completion of SLC/SEE and +2 (higher secondary education).
- **Grade Requirement:** At least 60% or a GPA of 2.6 on a 4.0 scale.
- **Gap Year:** Acceptable up to 2 years.
- **English Proficiency:**
 - IELTS: Minimum overall score of 6.0, with no band below 5.5.
 - TOEFL: Minimum score of 70.
 - PTE: Minimum score of 50.
- **Standardized Tests:** SAT or ACT scores may be required, depending on the university.

Master's Degree (Postgraduate)

- **Minimum Qualifications:** Completion of a relevant bachelor's degree.
- **Grade Requirement:** At least 60% or a GPA of 2.6 on a 4.0 scale.
- **Gap Year:** Acceptable up to 5 years.
- **English Proficiency:**
 - IELTS: Minimum overall score of 6.5, with no band below 6.0.
 - TOEFL: Minimum score of 80.
 - PTE: Minimum score of 58.
- **Standardized Tests:** GRE or GMAT scores may be required, depending on the program.

Language Proficiency

English is the primary medium of instruction in US universities, so Nepalese students should take an English proficiency test for study in the USA. Most universities accept scores from the following tests:

- **IELTS (International English Language Testing System):**
 - Undergraduate: Minimum overall band score of 6.0 to 6.5.
 - Graduate: Minimum overall band score of 6.5 to 7.0.
- **TOEFL iBT (Test of English as a Foreign Language - Internet-Based Test):**
 - Undergraduate: Minimum score of 70 to 90.
 - Graduate: Minimum score of 90 to 100.

- **PTE Academic (Pearson Test of English):**

- Undergraduate: Minimum score of 50–58.
- Graduate: Minimum score of 58–65.

- **Duolingo English Test (DET):**

- Undergraduate: Minimum score of 95–105.
- Graduate: Minimum score of 105–115.

Note: While some universities may accept a “Medium of Instruction” letter from previous institution as proof of English proficiency, standardized test scores are generally preferred and often mandatory. Always verify the specific requirements of each university.

Financial Requirements for Nepalese Students Financial requirements for Nepalese students applying to universities in the USA vary based on the level of education (Bachelor’s or Master’s) and the type of institution (public or private). The estimated costs include tuition, living expenses, and additional fees. **Bachelor’s Degree:**

- Public Universities: Approximately \$20,000 – \$40,000 per year for tuition.
- Private Universities: Approximately \$30,000 – \$60,000 per year for tuition.
- Community Colleges (first two years): Approximately \$6,000 – \$20,000 per year for tuition (a more affordable option).
- Total Estimated Annual Cost (including living expenses): \$35,000 – \$60,000/year
- Graduate Programs: Annual tuition varies between \$30,000 and \$90,000, influenced by the university’s prestige and the chosen field of study.

Master’s Degree:

- Public Universities: Approximately \$20,000 – \$45,000 per year for tuition.
- Private Universities: Approximately \$22,000 – \$60,000 per year for tuition.
- Total Estimated Annual Cost (including living expenses): \$35,000 – \$65,000/year. (Some sources suggest a minimum bank balance of \$30,000 to \$50,000 for Master’s programs).

Living Expenses

- Accommodation: Typically, between \$8,000 and \$15,000 per year.
- Meals and Groceries: Approximately \$3,000 to \$6,000 annually.
- Health Insurance: Ranges from \$500 to \$3,000 per year.

- **Transportation and Personal Expenses:** Around \$1,000 to \$3,000 for transportation and \$2,000 to \$4,000 for personal expenses.

Additional Costs

- **Books and Supplies:** Estimated at \$1,000 to \$2,000 annually.
- **Visa and SEVIS Fees:** The F-1 visa application fee is approximately \$160, with an additional \$350 SEVIS fee.
- **Travel Expenses:** Airfare and other travel-related costs can amount to \$1,000 to \$2,000.

4 Visa Process

- Apply for the appropriate student visa (usually F-1 for academic studies).
- Complete DS-160 form.
- Pay visa application fee (MRV) and book appointment
- Pay SEVIS fee
- Attend visa interview at the US Embassy with required documents.
- Receive visa decisions.

4.1 Visa Refusal

When a student visa (like an F-1 visa) to the USA is refused, there are several important conditions and issues that might come up, especially regarding the refusal letter, the visa itself, and potential non-refundable fees.

- **Refusal Letter:** When a student visa (like an F-1 visa) to the USA is refused, there are several important conditions and issues that might come up, especially regarding the refusal letter, the visa itself, and potential non-refundable fees
- **Reapplication:** Refusal does not prevent reapplication. Address the reason for denial before reapplying.
- **Common Reasons for Denial:**
 - Insufficient financial proof
 - Weak ties to home country
 - Incomplete documentation
- **Effect on Future Applications:** Refusal is not a permanent ban but may affect future applications if issues are not resolved.

- **Non-Refundable Fees:**
 - Visa application (MRV) and SEVIS fees are non-refundable.
 - University application fees may be non-refundable; check institutional policies.
- **Refunds:** Some universities may refund tuition deposits if visa is denied, depending on their policy.
- **Next Steps:**
 - Consult a visa expert if needed
 - Reapply after addressing issues
 - Appeal in rare cases

5 Student Support and Other Information

5.1 Student Care

- **Mental Health Support:** Counseling, crisis intervention
- **Academic Support:** Tutoring, disability services, academic advising
- **Health Services:** On-campus clinics, insurance, vaccinations
- **Safety and Security:** Campus police, emergency alerts, prevention programs
- **Financial Aid:** Scholarships, grants, loans, emergency funds
- **Housing and Food Security:** Housing assistance, food pantries

Tuition Refund Policies

- **Withdrawal Periods:** Full/partial refund within set deadlines
- **Pro-Rated Refunds:** Based on time elapsed in semester
- **No Refunds After Deadline:** Usually after a certain point
- **Special Circumstances:** Medical, military, etc. (with documentation)
- **Non-Tuition Fees:** Often non-refundable
- **Federal Regulations:** Title IV rules for federal aid recipients

5.2 Pre-departure Information

- **Visa and Travel Documents:** Valid F-1/J-1 visa, passport, I-20/DS-2019, SEVIS receipt, admission letter

- **Flight and Arrival:** Book flights, know arrival process, arrange transport
- **Accommodation:** Confirm housing, have contact info
- **Health and Insurance:** Vaccinations, insurance, medications
- **Finances:** Funds for initial expenses, cash/card, bank account info
- **Packing Tips:** Appropriate clothing, adapters, essentials in carry-on
- **Academic Preparation:** Course schedule, orientation, university apps
- **Cultural and Legal Tips:** US laws, student rights, register with embassy

5.3 Career Outcomes and Work Rights

During Studies:

- On-campus: Up to 20 hrs/week (term), 40 hrs/week (breaks)
- Off-campus: CPT, OPT, economic hardship (with authorization)

After Graduation:

- OPT (12 months, STEM extension possible)
- H-1B work visa (employer sponsorship)
- Further study or return home

Important: Maintain F-1 status, follow rules, consult DSO before working.

6 Additional Important Information

USA is known for its easy documentation process as well as visa process. However, there are several other important aspects that international students should be aware of when planning to study in the U.S.A., such as visa refusal scenarios, non-funding situations, student care and support services, academic support services, health and legal services, and tuition refund policies.

6.1 Visa Refusal Scenarios and Consequences

When applying to U.S. universities, international students typically need to obtain an F-1 visa. Understanding potential refusal scenarios and their implications is crucial for proper preparation.

6.1.1 Visa Refusal Letter

If a U.S. embassy or consulate denies a visa application, they issue a refusal letter stating the reason and relevant section of the Immigration and Nationality Act (INA). Common grounds for F-1 visa refusal include:

- **INA 214(b)** – Failure to prove nonimmigrant intent (inability to demonstrate intent to return home after studies)
- **INA 221(g)** – Incomplete documentation or need for additional administrative processing
- **INA 212(a)** – Criminal or security grounds
- Misrepresentation or fraud

6.1.2 Conditions and Consequences

Visa refusal carries several implications:

- Entry to the U.S. is prohibited without a valid visa
- Future applications face increased scrutiny
- Visa application fees are non-refundable
- Prior refusals must be disclosed in future applications
- Some refusal grounds (e.g., fraud) may result in long-term bans

6.2 Non-Funding Situations

When a university doesn't provide funding, students must demonstrate sufficient personal or sponsor funds:

- **Required Coverage:**
 - Tuition fees
 - Living expenses
 - Health insurance
 - Other associated costs
- **Required Documentation:**
 - Bank statements (3-6 months)
 - Affidavit of support
 - Proof of assets/income

- Scholarship/loan documentation

6.3 Student Care and Support Services

6.3.1 Mental Health and Well-being

International students face unique challenges that require specific support:

- Cultural shock and adjustment
- Homesickness
- Academic pressure
- Access to counseling centers
- Peer support groups
- Mental health hotlines

6.4 Academic Support Services

Universities provide various academic support services:

- Tutoring services
- Writing centers
- ESL assistance
- Study skills workshops
- Academic advisors

6.5 Health and Legal Services

- **Health Services:**
 - Mandatory health insurance
 - Campus clinic access
 - Emergency care
- **Legal Assistance:**
 - DSO support
 - Visa/immigration guidance
 - SEVIS compliance assistance

6.6 Tuition Refund Policies

6.6.1 Standard Refund Schedule

Most universities follow this tiered system:

- Before semester: 100% refund (minus administrative fees)
- Weeks 1-2: 80-90% refund
- Weeks 3-4: 50-70% refund
- After week 4: No refund

6.7 Non-refundable Items

- Application fees
- SEVIS fees
- Enrollment deposits
- Some housing and meal plan charges

7 Pre-Departure Guidelines

Preparing for departure to the U.S. involves several important steps to ensure a smooth transition. This section outlines essential documents, practical preparations, and tips for international students.

7.1 Pre-Departure Checklist

- Confirm university admission
- Obtain F-1 visa
- Arrange travel plans
- Prepare essential documents
- Plan finances and banking
- Organize housing and accommodation
- Familiarize with U.S. culture and laws
- Pack appropriately for the climate

7.2 Essential Documents

When students travel to the USA, they must carry these documents in their hand luggage:

- Valid passport (6+ months validity)
- F-1 visa
- Signed I-20
- SEVIS fee receipt
- Admission letter
- Financial documents
- Academic certificates
- Contact information

7.3 Practical Preparations

Preparing for life in the U.S. requires practical arrangements to ensure a smooth transition. This includes housing, finances, and communication.

- **Housing:**
 - Confirm accommodation
 - Keep address ready
 - Plan for temporary housing if needed
- **Finances:**
 - Carry \$200-300 cash
 - Arrange international banking
 - Plan for U.S. bank account
- **Communications:**
 - International SIM card
 - Communication apps
 - Emergency contacts

8 Career Opportunities and Work Rights

USA being the number one education provider in terms of quality and quantity, it also provides a wide range of career opportunities for international students. Understanding work rights and career prospects is essential for maximizing the benefits of studying in the U.S.

8.1 Work Rights During Study

USA offers various work rights for international students on F-1 visas, allowing them to gain practical experience while studying.

- **On-Campus Employment:**
 - 20 hours/week during semester
 - Full-time during breaks
 - Available from Day 1
- **Off-Campus Work:**
 - Requires authorization
 - CPT for internships
 - OPT post-graduation
 - STEM OPT extension

8.2 Career Fields and Salaries

International students can explore diverse career fields in the U.S. The following are average salary ranges for popular fields:

- STEM: \$65,000–90,000/year
- IT/Data Science: \$70,000–100,000/year
- Business/Finance: \$60,000–85,000/year
- Healthcare: \$60,000–80,000/year

8.3 Long-term Options

USA offers various pathways for international students to transition from study to work and residency. Understanding these options is crucial for long-term career planning.

- **H-1B Visa:** H-1B visas are the most common work visas for international students, allowing them to work in specialty occupations.

- Employer-sponsored
- Lottery-based selection
- Up to 6 years duration
- **Green Card:** Obtaining a Green Card allows international students to live and work permanently in the U.S.
 - EB-2/EB-3 categories: for skilled workers and professionals
 - Employer sponsorship required
 - Long-term process
- **Other Pathways:** The U.S. offers various other pathways for international students to continue their careers:
 - Graduate programs
 - Research positions
 - Entrepreneurship options

8.4 Career Success Tips

To maximize career opportunities in the U.S., international students should consider the following strategies:

- Utilize campus career services
- Network professionally
- Attend career fairs
- Join professional organizations
- Obtain relevant certifications
- Maintain immigration status

9 Conclusion

The USA remains a top destination for Nepalese students seeking quality education and global opportunities. Understanding the process, requirements, and support systems is essential for a successful academic journey.