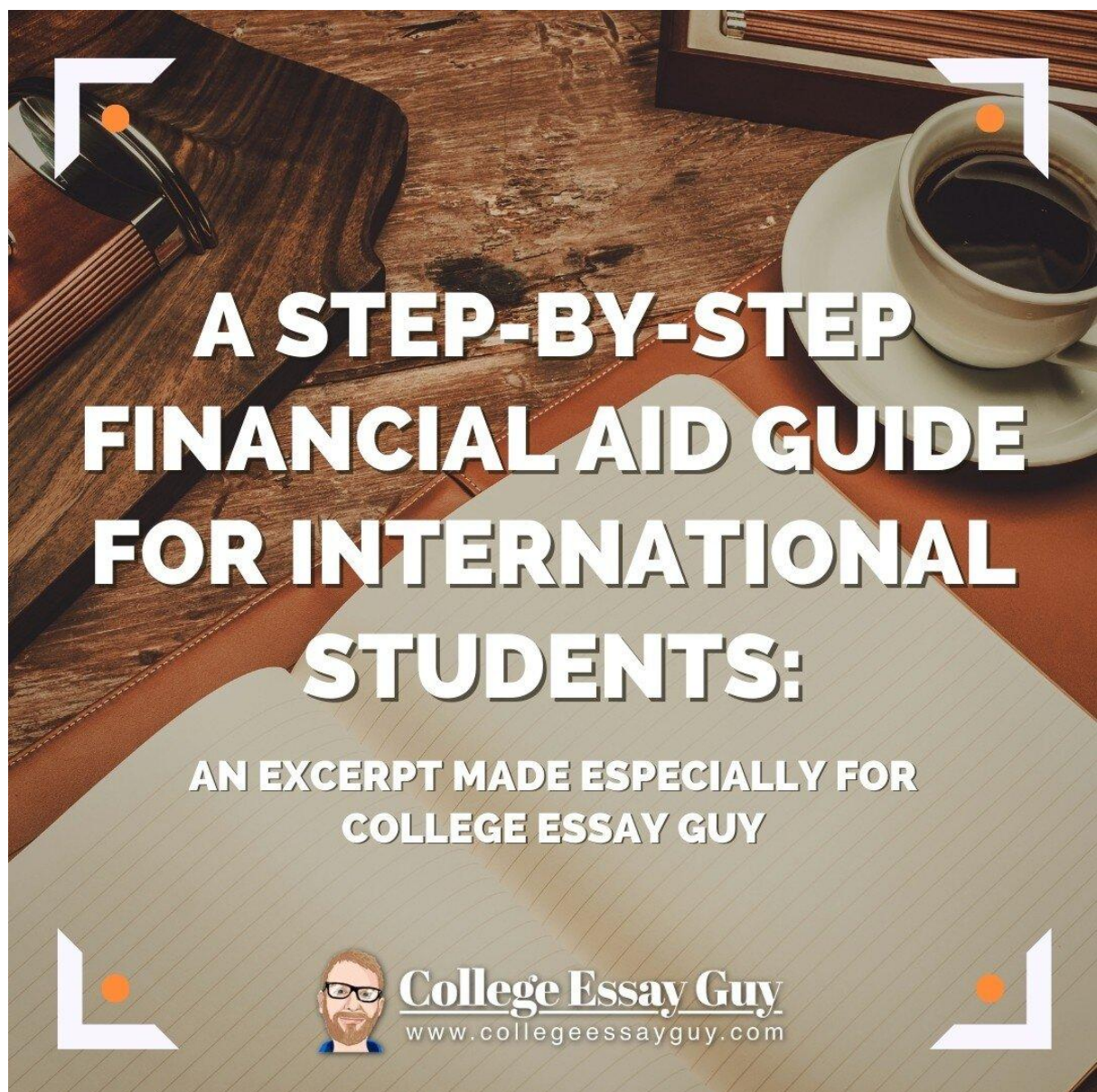


# A Step-by-Step Financial Aid Guide for International Students



This post was written by Tiffany Knight and co-authored by Emily Dobson especially for College Essay Guy.

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## WHAT MAKES THIS FINANCIAL AID GUIDE AMAZING?

What follows is a short (well, as short as we could get it) overview of the financial aid process and possibilities for international students, including those with dual U.S. citizenship. We created this guide to help you:

- See that financial assistance comes from several sources (and you can get it before and during college)

- Provide context to understand the terminology used

- Become more familiar with some of the documentation often required to receive aid

- (Hopefully) feel empowered by this information

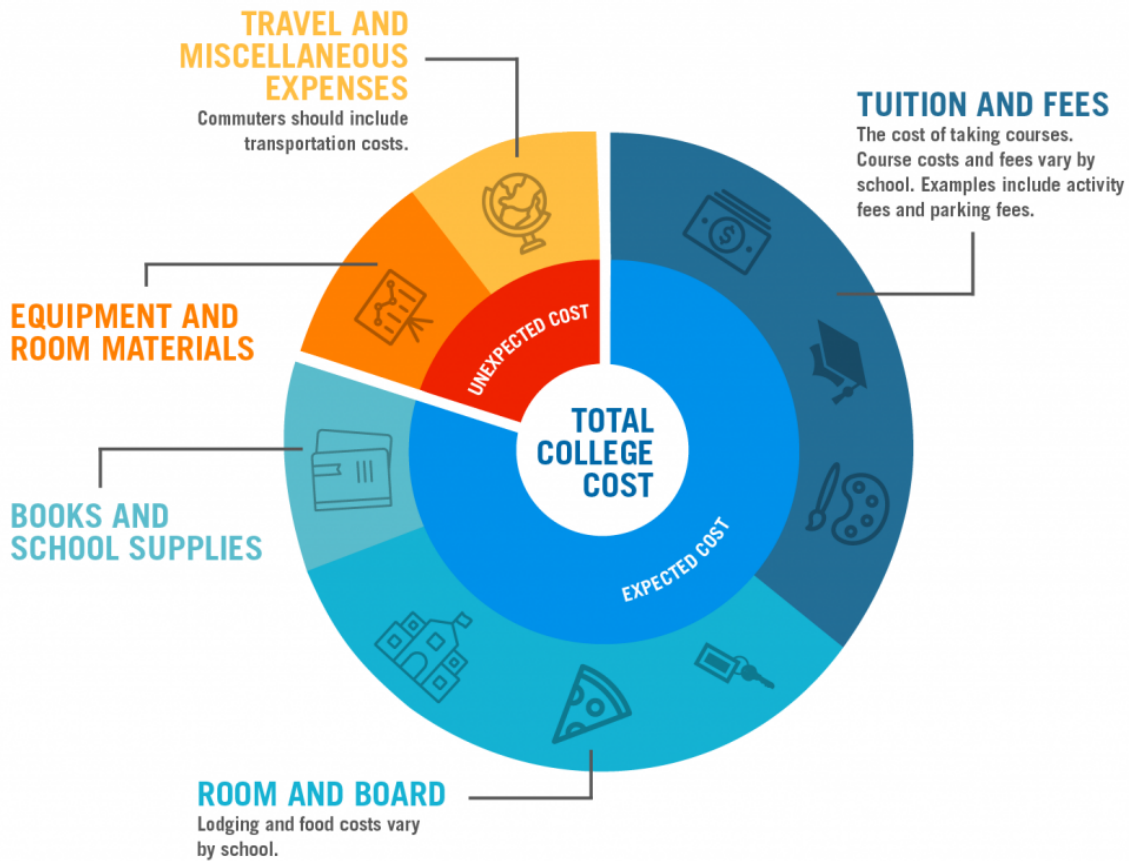
Luckily, we had a crew of international student interns helping us out; so if you think this booklet is AMAZING, that's probably a major reason why.

Note: For the purpose of this guide, we will use "college" and "university" interchangeably. A definition is offered for each in the glossary section.

## WHAT DOES THE COST BREAKDOWN LOOK LIKE?

Before getting too deep into the research of what college or university you might want to attend, it's a good idea to understand the total **cost of applying and then actually attending** a university. This information is best used with the support of a university financial aid office or admission counselor, to help you accurately determine and categorize costs.

# PREPARING FOR COLLEGE COSTS



## COST OF APPLYING TO COLLEGE

There are a variety of costs to consider even before making your college list. Understanding these costs will help you budget and plan, smartly. Your first step in your college journey? Knowing how to dissect/determine fees in order to create a balanced and viable college list.

### College Application Fees

These are fees charged to subsidize the organizational costs of reading and evaluating applications. They are charged in a number of ways:

Centralized Application Fee: *UC Application (UCLA, UC Irvine)*

Individual Application Fee: *The Common Application form, university-specific application*

Centralized Fee with Individual Fee: *Ontario system, UCAS*

### **Financial Aid Application Fees**

In the irony of all ironies, you may have to pay money just to tell universities that you don't have enough money to attend. In order to request financial assistance, many institutions use a common financial aid application called the **CSS Profile**, which costs between \$16-25 USD per school. The **CSS Profile** acts as a "financial aid calculator form." Found online, the form is filled out with information from federal and bank documents to accurately show how much money students have available to pay for college. When submitted, applicants can be applicable for **need-based aid** after a college reviews the (true and honest) account of finances.

### **Standardized Testing and Reporting Fees**

If your university list requires tests like the SAT, SAT Subject Tests, ACT, **TOEFL**, **IELTS**, or Duolingo English Test, there will be a fee to take the exams. Once you are done testing, if you know the schools to which you will apply, on the day of testing you can choose to send the scores, *free of charge*, to *four* colleges and universities—one more reason to start researching and have a balanced college list. If your list is not researched at the time of the tests, score reports will need to be ordered and paid for individually. Pros? Free tests to colleges. The Score Choice option allows students to use scores from the sections they scored highest over multiple test dates. Something to consider? Be ready for the exam(s) after taking ample time to practice; once you decide to send the scores, they are sent and filed by the university. On that note, many colleges are test-optional; to find out which ones are, check out **FairTest.org**.

### **Courier/Postal Services**

If your applications are not electronic, you may have to send materials through the post office. This is the case for many overseas universities.

**Note:** Make sure you check the deadlines for your schools. Many have rules that state the application paperwork "must be stamped and dated/sent by" a specific deadline.

### **Document Notarization/Apostille/Legalization/Translation**

Some universities might require that your credentials be verified or validated by a legal or government entity. In some cases, it might be necessary for your documents to include an official translation with your documents or even an **apostille**, which certifies from one country to another that the document has been signed by a notary public.

### **Enrollment Deposits/College Application Processing Fee**

After you have been accepted and decided upon a university, politely tell the others you will not be attending. You will be required to pay a deposit as a sign of commitment. The amount of this deposit varies from school to school and country



to country. Even if you are a scholarship recipient, you may be required to pay a small, affordable enrollment fee to show your commitment to the school

Netherland's Portal *Studielink* →\$100 USD

Japan →\$2000~\$5000 USD

Australia →\$90 USD

### Visa Applications

Once you have been offered and have accepted a place at a university, you will go through the process of obtaining a visa to study for the country wherein you plan to attend university. Visa costs vary by country but can range from \$0 to \$550 USD. Universities are able to provide guidance with the visa process; contact your admission officer for support.

### CALCULATING THE **COST OF ATTENDING UNIVERSITY (COA)**

As you are researching to plan for the total cost of attending college, look for a breakdown of fees from the beginning of enrollment and throughout the academic year.

The **cost of attendance** will generally include:

Visa ( <b>I-20</b> and other visa fees)	---- <b>indirect</b> cost (you pay for it)
Tuition (classes)	---- <b>direct cost</b> (you pay the university for it)
Room and Board (living and meal plans)	---- <b>direct cost</b>
Health Insurance (mandatory)	---- <b>indirect</b>
Additional Fees (varies)	---- <b>indirect</b>
Personal Expenses (airfare, books, miscellaneous)	---- <b>indirect</b>

The COA can be broken down into two types of costs: **direct cost (billed costs)** and **indirect costs (unbilled costs)**. **Direct or billable costs** are the fixed fees that you have to pay to attend college. This will at least include tuition and general fees, but in some cases, it might include room and board (U.S. only). Additionally, when researching the potential cost of a university, consider all the **indirect costs** associated with attending. This could include a variety of expenses, such as books, personal expenses, and transportation to and from campus.

Calculating **indirect cost** can be difficult. The type of college or university you select will impact these costs. For example, if you attend a university in the Netherlands, your **indirect costs** will include room and board in addition to other living and personal expenses. However, in the United States, **indirect costs** will vary depending on whether your plan is to attend a private college with mandatory residential programs or a community college.

2019-2020 Cost of Attendance	
Tuition	\$47,730
Fees	\$4,195
Room	\$10,927
Board	\$6,755
<b>Subtotal - billed costs</b>	<b>\$69,607</b>
Estimated personal expenses (including \$800-\$1,200 for books)	\$4,193
Estimated travel costs	\$0-\$4,400
<b>Total billed and unbilled costs</b>	<b>\$73,800-\$78,200</b>
In addition, health insurance is required at a cost of \$3,700 (for 2019-20) unless you are covered under your family's health plan.	

\*Mandatory health insurance through the university or approved by the university costs \$2,500-\$4,000 USD per year. Often, this is not included in the charts due to varying costs and options; universities usually provide links with more information regarding health care.

**Tip:** Have you searched all over the school website and can't find the **cost of attendance**? Look at its **Common Data Set**! Still can't find what you need? Reach out to an admission representative!

## CREATING A COLLEGE APPLICATION BUDGET

Research is your biggest advantage in this process, along with knowledgeable adults. You are responsible for establishing your team, and now that you have a clearer understanding of the costs associated with attending college or university,

it's time to think about how much you'll be responsible for and how much financial aid you may need.

While some of the fees below can be waived or paid by universities, as a savings goal, it's best to keep all expenses in mind. The following is a list of potential expenses to help you establish savings goals to prepare you for your college adventure. Use the right column to note what expenses you are likely to have and add them up. Don't forget to include an additional 10% of the total as a budget for contingencies (i.e., costs you didn't or couldn't predict).

**College Budget Example:**

Category of Expense	Potential Costs	Potential Savings Goal	SAVINGS GOAL
<b>HIGH PRIORITY</b>			
<b>Enrollment Deposits</b> *Enrollment deposits are sometimes waived by universities for students with demonstrated financial need.	<b>Varies</b> <b>USA/CANADA</b> Enrollment Deposit \$300 USD Housing Deposit \$100 USD  <b>UK</b> Enrollment Deposit £1000  <b>ASIA</b> Up to \$8000 USD. The most expensive deposit payments will include the first-semester tuition payment.	\$3,000 USD	

<b>Visa Fees</b> *U.S. ONLY: The <b>SEVIS</b> fee may be paid by the university for students with demonstrated financial need.	<b>USA</b> SEVIS Fee \$350 USD Visa Appointment Fee \$160 USD Reciprocity Fees ( <u>varies by country</u> )  <b>UK</b> Visa fee (applying outside of UK) £322	\$800 USD	
<b>Legalization of documents</b>	<b>Varies</b> Do research to determine if this cost applies to you! Remember that there may be separate fees for getting documents and having them notarized. Also consider the cost of postal or courier services.	Variable	
<b>Health Checks and Vaccinations</b>	<b>Varies</b> Do research to determine which vaccinations you might need! ★ Some university health insurance plans will cover vaccinations once you arrive in the U.S. Ask the university rep for details!	Up to \$1,000 USD	
<b>Travel to University</b> These expenses will cover transportation from the door of your house to the airport, the flight, and transportation to your university/housing.	<b>Varies</b>	Up to \$4,000 USD	
<b>SECOND PRIORITY</b>			



<b>Getting Started Expenses</b> Financial aid often includes funding for personal expenses and books, but this may not cover other major expenses, such as a computer, phone, or winter clothes.	<b>Varies</b> What sort of items do you think you'll need to start school?	Varies	
<b>Personal Expenses</b> To cover expenses until your first paycheck from work-study is available	<b>Varies</b>	Up to \$1,000 USD	
<b>Sub-Total</b>			
<b>Emergency Fund (10%)</b>			
<b>TOTAL SAVINGS GOAL</b>			

Click here for a [downloadable template](#) that you can copy and fill out for yourself.

## UNDERSTANDING ESTIMATED FAMILY CONTRIBUTION (EFC)

The **Expected Family Contribution (EFC)** is a term often used by U.S. universities to estimate, by analyzing certain documentation, an amount you and/or your family can contribute toward the cost of attending college. This is not a definitive number the family is expected to pay, but rather a starting point for the institutions to build from when creating financial-aid packages.

EFC uses a formula that takes into account taxed and untaxed income, assets, savings, and benefits.

Start with an **honest** financial inventory. To do that, you should have a conversation with your parents, relatives, potential contributors ... anyone who has a financial stake in your education. During this conversation, agree on a **realistic** annual Estimated Family Contribution (EFC) for each of the four years you will be in college. Remember, your EFC should represent the **maximum contribution possible toward your college education**, or what your family is able to pay, not what they want to pay.

How much can my family contribute to my education? (*total contribution*, including airfare, personal expenses, health care, etc.)

Does this school **meet full demonstrated need**?

Do financial-aid packages cover any **indirect costs**?

Is there a minimum EFC required to attend this college?

What effect do **merit scholarships** have on **need-based financial-aid** packages?

Do financial-aid packages for international students include loans?

## **MY RESPONSIBILITY: THE SEARCH FOR FIT**

The goal of this process is to find the post-secondary pathway that is the **best fit** for you. Maybe that's going to college to study architecture, or maybe it's taking a gap year, or maybe it's taking a shot at starting your own business. Careful research will help you find the pathway to best match your goals.

To find the **best fit**, you need to thoughtfully consider what you want and reflect, realistically, of what you are capable of. You also need to know what options are available to you out there in the world. That's where research comes in. EFC limitations should play a major role in guiding initial school search. High EFC affords more options. Low EFC requires more detailed research into the school's admission and aid award policies.

### **How to Use the Common Data Set for Understanding College Fit**

The **Common Data Set (CDS)** initiative is a collaborative effort among data providers in the higher education community and publishers as represented by the College Board, Peterson's, and *U.S. News & World Report*. The goal of this collaboration is to improve the quality and accuracy of information provided to all involved in a student's transition into higher education, as well as to reduce the reporting burden on data providers. The CDS is an excellent tool for breaking down quantitative data for a university. Categories like: How much funding goes toward international students? What is the breakdown of the student body population? How does a school rank, in order of importance, parts of the application? All this information and more can be found in this document. Here are some sections of the CDS we find to be useful in the college/university research process:

## **Section B**

This section breaks down general enrollment by categories such as cohort, gender, and racial/ethnic identity. If diversity is important to your college experience, this will be a useful section for you!

B2		Degree-Seeking First-Time First Year	Degree-Seeking Undergraduates (include first-time first-year)	Total Undergraduates (both degree- and non-degree-seeking)
B2	Nonresident aliens	214	814	863
B2	Hispanic/Latino	195	735	738
B2	Black or African American, non-Hispanic	146	597	597
B2	White, non-Hispanic	559	2,487	2,492
B2	American Indian or Alaska Native, non-Hispanic	4	16	16
B2	Asian, non-Hispanic	370	1,433	1,435
B2	Native Hawaiian or other Pacific Islander, non-Hispanic	1	3	3
B2	Two or more races, non-Hispanic	127	519	519
B2	Race and/or ethnicity unknown	28	91	92
B2	<b>TOTAL</b>	<b>1,644</b>	<b>6,695</b>	<b>6,755</b>

## Section G

Reminder: Section G outlines the **COA** for the university. Understanding how and where the money goes is an important part of your research.

G1		First-Year	Undergraduates
G1	PRIVATE INSTITUTIONS		
	Tuition:	\$49,653	\$49,653
G1	PUBLIC INSTITUTIONS		
	Tuition:		
	In-district		
G1	PUBLIC INSTITUTIONS		
	In-state (out-of-district):		
G1	PUBLIC INSTITUTIONS		
	Out-of-state:		
G1	NONRESIDENT ALIENS		
	Tuition:	\$49,653	\$49,653
G1	REQUIRED FEES:	\$4,349	\$4,349
G1	ROOM AND BOARD:		
	(on-campus)	\$18,389	\$18,389
G1	ROOM ONLY:		
	(on-campus)	\$11,364	\$11,364
G1	BOARD ONLY:		
	(on-campus meal plan)	\$7,025	\$7,024

## Section H

In this section, you can examine the average financial aid awarded to international students by the college/university. Out of the H categories, H6 is the most important: Aid to Undergraduate Degree-seeking Nonresident Aliens, also known more simply as: international students. Here you'll find the total number of international students receiving institutional financial aid, the average amount awarded, and the school's total budget. If the average financial aid award is significantly lower than your EFC, then this school is likely not a fit for you. Why? Because, even if you are accepted, you may end with a gap; gapping is when a college offers a financial aid award that does not meet a student's full financial need.

H6	Indicate your institution's policy regarding institutional scholarship and grant aid for undergraduate degree-seeking nonresident aliens:	
H6	Institutional need-based scholarship or grant aid is available	X
H6	Institutional non-need-based scholarship or grant aid is available	
H6	Institutional scholarship or grant aid is not available	
H6	If institutional financial aid is available for undergraduate degree-seeking nonresident aliens, provide the number of undergraduate degree-seeking nonresident aliens who were awarded need-based or non-need-based aid:	590
H6	Average dollar amount of institutional financial aid awarded to undergraduate degree-seeking nonresident aliens:	\$64,502
H6	Total dollar amount of institutional financial aid awarded to undergraduate degree-seeking nonresident aliens:	\$38,056,182
H7	Check off all financial aid forms nonresident alien first-year financial aid applicants must submit:	
H7	Institution's own financial aid form	
H7	CSS/Financial Aid PROFILE	X
H7	International Student's Financial Aid Application	
H7	International Student's Certification of Finances	
H7	Other (specify): tax forms or employer wage statements	X

Let's review: From this [Common Data Set](#), we can gather the following details about the school:

Average **need-based** aid package to international students is \$64,000 USD.

Total institutional aid awarded to international students is approximately \$38,000,000 USD.

International students make up approximately 13% of the student body

Total number of students receiving aid is 590, which likely means about 147 students per class are receiving some sort of aid. It can also be assumed that approximately the same number of incoming students are likely to receive a similar average financial-aid package.

Conclusion: This school will be **extremely competitive** for a high-need student.

## NON-TRADITIONAL OR ALTERNATIVE PATHWAYS TO COLLEGE

Who said U.S. colleges were the best options for you and that post-secondary pathways had to be direct college pathways? There are myriad non-traditional or alternative pathway possibilities available for students. These are amazing confidence-building, skill-building, money-saving choices for students who have found that the structures of traditional education are not for them, or for students who maybe just aren't ready to dive into the college experience yet. Choosing this path might seem daunting, but with careful planning, you can find a successful path that's your "best fit." Here are some alternatives you can pursue:

Geoserve © your applications

Community college

Studying in one's own country for a first degree, then leaving for a second

Entrepreneurship projects

Vocational training

Gap year

Work force

*Note: Geoswerve is a word coined by the Nepal Justice League counseling team. It means to geographically swerve applications to a country or location that may not be initially on one's radar. Typically refers to swerving to non-US universities. ©*

**Speaking of alternate pathways, here are a few hacks and tips for lesser-known ways to save some money:**

Submit your SAT/ACT score in lieu of a proficiency test

Duolingo English Test, when accepted, instead of **TOEFL/IELTS**/Cambridge or others

Test Optional and Flexible Schools to avoid testing

Use Your Four ACT/SAT Free Score Reports to avoid paying to send your scores

**Merit Award** given automatically by universities

Local Resources such as churches, private companies, the Rotary Club or a Ministry of Education

## **HOW DO I BEGIN?**

Visualizing the road ahead is helpful in preparing you for your goals. Planning for college is no different. We like to start with a calendar and/or timeline of some sort, especially when it comes to financing your education, since there are many deadlines and opportunities that may make getting a post-secondary education more affordable. Take some time to write out a timeline of what your college application season should look like, aligned with your school system. Below is an example to give you an idea of what you can create! Remember, the application season runs for about 12 months total (each university having its own preferred deadlines), from August to August. To apply, you must be receiving a high school diploma or equivalent within the timeframe. Note: If you have matriculated to college already, it is important to get in touch with an admission representative to understand how this may change your application status and potential financial **package**.

For a longer timeline guide outlining your junior and senior years, **[click here](#)**.

## WHAT DOCUMENTS AND FORMS SHOULD I PREPARE TO FIND AND FILL OUT IF REQUIRED?

### How to use the CSS Profile

The **CSS Profile** is a financial-aid application used to determine the need for **institutional** financial aid. Colleges use this application to:

- See a larger picture of the family's finances
- Understand the family's true financial need
- Help award aid to students who truly need it
- Distribute aid in an equitable manner

The **CSS Profile** is a very in-depth form, so your family may be expected to provide additional documents with the application (e.g., recently completed tax returns, other records of current income, records of untaxed income and benefits, assets, and bank statements). Your family will report their income from two years prior to the year you plan to attend college. Also, the CSS Profile requires financial information from **both parents and their spouses**. You can report in your home currency.

- Create an account or log into your College Board account.
- Select the correct application year.
- Complete the application ... and pay the fee.



**CollegeBoard**

**CSS Profile™**

October 27, 2020  
[Privacy Policy](#) | [Contact Us](#) | [Dashboard](#) | [Log Out](#)

CSS Profile 2021-22

Navigation

Getting Started

▶ Getting Started
 ▶ Student Status
 ▶ Housing Information
 ▶ Confirm Demographics
 Submit Application

Getting Started

(\*) Required fields.

About the student

This section asks for important information about the student.

**First name\***

**Middle name**

**Last name\***

**Preferred name**

**Email address\***

**Phone number (#####)\***

**Date of birth (MM/DD/YYYY)\***

**Student's marital status\***

**Student's CBFinAid ID**

Student's Citizenship

**Country where the student lives\***

**Citizenship status\***

Save and Continue

First Name - The student's first name as it appears on legal documents (i.e. birth certificate, passport).

Know what tax year information to prepare ahead of time (two years prior, “prior-prior year”).

Have your documents ready and available when you start filling out the application.

## Student Demographic Information

The questions in this section are about *you*, not your parents/guardians. These questions are extremely important in setting the CSS Profile up to work correctly. A mistake in this area can impact your whole application!

## Student Status

(\*) Required fields.

### Student Status

Indicate if the following are true about the student.

The student has legal dependents  
(not including the student's spouse)\*

No ▼

The student is a veteran of the U.S.  
Armed Forces or currently serving on  
active duty\*

No ▼

The student is 18 or older, but was,  
until the age of 18, a ward of the  
court\*

No ▼

The student is 18 or older, but was,  
until the age of 18, in foster care\*

No ▼

The student was determined to be an  
emancipated minor by a court in the  
student's state of legal residence\*

No ▼

The student is homeless, or at risk of  
becoming homeless.\*

No ▼

Save and Continue

## Parent Information

This section is a report of your **parents/legal guardians**—*all of them*: living parents, deceased parents, current stepparents, a parent's current partner, legal guardians, legal guardian's spouse. You can report up to four parents.

## Parental Relationships

(\*) Required fields.

List all of \_\_\_\_\_'s parents below.

Include all parents - biological, adoptive, step-parents/parent's partner and legal guardians.

This information is used to help your schools understand your family situation and build your personalized application; it is critical that you be accurate and complete.

If you answer incorrectly and have to change information on this page after you have completed other sections of the application it may result in that information being considered invalid and you will have to reenter that information.

### Parent(s)

	Parent's first name*	Parent's last name*	Relationship to Ashley*	Deceased	Remove
Parent 1	<input type="text" value="Parent 1 First Name"/>	<input type="text" value="Parent 1 Last Name"/>	<input type="text" value="Please select..."/>	<input type="checkbox"/>	
Parent 2	<input type="text" value="Parent 2 First Name"/>	<input type="text" value="Parent 2 Last Name"/>	<input type="text" value="Please select..."/>	<input type="checkbox"/>	<input type="button" value="X"/>

Click the *Save and Continue* button if the student has no other parents.

This question references where your parent(s)/legal guardian(s) *currently reside(s)*. Do not report their country of birth or citizenship here.

## Residence

(\*) Required fields.

### Residence

Country where \_\_\_\_\_'s parent(s)

## Student Academic Status

In this section, you'll find the colleges and universities to which you plan to apply to. If your school lists a CSS code, be sure to input it here!

## College/Program Search

Search for your college/program using the CSS Code Number, the College/Program Name, or the State. Be sure that the CSS Code Number for the college(s) you select matches those provided on the college's website. Some universities have different codes for different colleges/schools.

Search By:\*

Please Select...  
Please Select...  
CSS Code Number  
College/Program Name  
State

College/Program Name:\*

Search

st match the name we have on file exactly. You may need to enter just a part of the name to ensure a

Make sure to select the right college and program. For example, you should not select a graduate school, medical school, or law school. Selecting the wrong type of school could delay your application.

### College/Program List

**Duke Kunshan University,**

**CSS Code Number: 7059**

Domestic Undergraduate Applicants: Accepts from entering and returning students  
International Undergraduate Applicants: Accepts from entering and returning students

Select College/Program: **Duke Kunshan University** ☐

**Duke University, NC**

**CSS Code Number: 5156**

Domestic Undergraduate Applicants: Accepts  
International Undergraduate Applicants: Accepts from entering students only

Select College/Program: **Duke University** ☐

**Duke University School of Nursing, NC**

**CSS Code Number: 2185**

Domestic Undergraduate Applicants: Accepts from returning students only  
Domestic Graduate Applicants: Does not accept  
International Undergraduate Applicants: Does not accept  
International Graduate Applicants: Does not accept

Select College/Program: **Duke University School of Nursing** ☐

**Duke University: Nicholas School of Environment, NC**

**CSS Code Number: 5158**

Domestic Graduate Applicants: Accepts  
International Graduate Applicants: Accepts

Select College/Program: **Duke University: Nicholas School of Environment** ☐

**Duke University: School of Medicine, NC**

**CSS Code Number: 5152**

Domestic Graduate Applicants: Accepts  
International Graduate Applicants: Accepts from entering students only

Select College/Program: **Duke University: School of Medicine** ☐

## College/Program Details

(\*) Required fields.

### College/Program Details

Provide the following information for each college or program to which is applying.

#### College of Sample 5024 VA

2021-22 year in school\*

First year undergraduate, never previously attended ▼

College of Sample Assigned ID (if known)

Applying to this school Regular Decision, Early Action, or Early Decision?\*

Early Decision ▼

#### Sample University 5025 VA

2021-22 year in school\*

First year undergraduate, never previously attended ▼

Sample University Assigned ID (if known)

Housing plans\*

On campus ▼

Applying to this school Regular Decision, Early Action, or Early Decision?\*

Early Decision ▼

Save and Continue

**Admission Type** - This will be used to provide you with appropriate deadlines and other information. It will not be reported out to other schools. If you are unsure, pick the most likely option and check the school's website for deadline information.

Can't find your college or university? Make sure your college accepts the CSS Profile from undergraduate applicants. Some institutions have their own application or use the ISFAA.

For many institutions, you must be a **first-year student** in order to apply for financial aid. You are considered a first-year student if you:

Earned college credits while in high school

Were enrolled in college courses while in high school

## INCOME AND ASSETS OF PARENTS AND STUDENTS

## Household Information



## Household Introduction

An important part of financial aid is understanding who is in your family. So far we know your family consists of:

Lexi Cavachon  
John Cavachon  
Ava Cavachon

On the next pages we will ask about **other** people in the student's family such as the student's siblings.

Save and Continue

## Dependent Summary

(\*) Required fields.

Provide information for everyone, other than the student's parents and the student applicant, who lives in the student's parents' household and receives more than half of their support from them.

Click the *Save and Continue* button if you have no dependent information to provide.

### Dependent(s)

	First Name*	Last Name*	Date of Birth*	Relationship to Student*	Remove
Dependent 1	Mary	Cavachon	04/01/2005	Sibling	✕

Add Another Dependent

Click the *Save and Continue* button if you have no dependent information to provide.

Save and Continue

Family members living in the same household, but who are supporting themselves financially, do *not* need to be reported.

## Parent Expense Details

Expenses are factored in when calculating a student's EFC. In the CSS Profile, you will be prompted by questions to help determine your EFC. The profile also takes into consideration economic principles, such as cost of living, savings allowances, and tax allowances, in its calculations.

## Supplemental Questions

Use this section, if you have a situation that is not clearly expressed through the financial-aid application—i.e., if a parent or guardian has a change in their employment or high medical expenses—this is the section to explain the circumstances.

## Special Circumstances

(\*) Required fields.

### Special Circumstances

Select the circumstances with ongoing financial impact that apply to your family. Provide details of the financial impact, including annual amounts paid, in the box below. \*

- ☐ Change in employment
- ☐ Covid-19 pandemic
- ☐ Scholarships or Sponsor information
- ☐ Exceptional medical or dental expenses
- ☐ Catastrophic Event or Natural Disaster
- ☐ Eldercare expenses
- ☐ Financial support of other family members
- ☐ Non-recurring income or expenses
- ☐ Other
- ☐ None

Save and Continue

## CSS Profile for Parent Use

If you have a noncustodial parent (a parent who doesn't have guardianship/custody of the student applicant), they will need to complete a separate CSS Profile account. This is technically "a student account" with your parent's information. Similar to the student's CSS Profile application, the parent will complete the student sections of the application with the student's information and the parent sections with the respective parent's information.

Be sure to create this account using the parent's information, not the student's.

If you have no contact with your noncustodial parent, you can request **Non-Custodial Waivers** directly from the school.

## Almost Complete: CSS Profile Dashboard

Once you complete everything (listed before this), the CSS dashboard appears and lets you see the status of your applications, payment receipts, deadlines, and college information/details. Unfortunately, there is no CSS Profile fee waiver available. The CSS Profile costs \$25 USD to fill out and submit to one college, then \$16 USD for each additional choice.

CBFinAid ID: Z00LHNW

**Lexi Cavachon**    Academic Year 2020-21

**Application Status**

**Application**  
 Status:  
 Submitted on 08/14/2019  
[Save a Copy](#)

**\$ Payment**  
 Payment Received: \$41.00

**Colleges & Programs**
Add a College or Program

Institution Name	CSS Code	Submission Date	Priority Filing Date	Priority Filing Date Information	Award Letter Date	Student Portal
College of Sample	5024	08/14/2019	11/01/2019	<a href="#" style="color: #4a4a8a;">Click for details</a>	06/03/2020	<a href="#" style="color: #4a4a8a;">Go to portal</a>
Sample University	5025	08/14/2019	02/01/2020	<a href="#" style="color: #4a4a8a;">Click for details</a>	02/15/2021	<a href="#" style="color: #4a4a8a;">Go to portal</a>

**Next Steps**

**Submit Documents to the Institutional Documentation Service (IDOC)**

Please note: We are experiencing high volume. If you submitted your CSS Profile application within the last 24 hours, we may still be preparing your dashboard. You will be sent an email notification when it is available.

[Click here to access your Institutional Documentation Service \(IDOC\) dashboard.](#)

Your CBFinAid ID is: **Z00LHNW**

**Submit Documents to your Colleges and Programs**

The colleges and programs listed below require additional information to complete your financial aid application. If you have not already done so, submit a copy of each of the documents listed below **directly to the college(s) or program(s) indicated.**

Submitting the documents listed below to the College Board through IDOC will not meet the requirement for the schools listed below.

Clearly print the student's name and college or program assigned Student ID (if the student has one, or Social Security Number if he or she does not) on all pages of each document.

Documents - Required by Institution(s)	Owner	Institution Requesting
2018 Federal Income Tax Return	Parent	5025
2018 W-2 Forms	Parent	5024

Missing the financial aid deadline means you will not qualify for any aid for your first year of school. To preempt this mistake, we *highly* recommend treating the college application deadline as the deadline for the financial-aid application.

### CSS Profile and IDOC

Once you submit your CSS Profile, you may need to send supporting documents to the school. This is where IDOC (Institutional Documentation Service) comes into play. Students who are required to submit documents will receive an email from the College Board with login details **to IDOC** provided. In IDOC, students will be asked to upload documents such as tax forms, bank statements, and/or other financial aid documents for you and your parents. **Be sure to submit your documents by the set deadline!**

## IDOC Sign-in

Please select the academic year for which you are applying for financial aid and enter **two** of the following:

Academic Year you will attend:	<input type="text" value="2020-21"/>
CBFinAid ID / IDOC ID:	<input type="text"/>
Social Security Number or Social Insurance Number:	<input type="text"/> (No Dashes)
Date of Birth:	<input type="text" value="mm/dd/yyyy"/>
<input type="checkbox"/> I have read and agree to the <a href="#">Site Terms and Conditions</a>	
<input type="button" value="Sign-In"/>	

You will get an email from the College Board notifying you if you need to submit documents through IDOC. Until then, you cannot sign in.

### What do I need to do?

- Collect the required documents listed below
- Verify they aren't encrypted or password protected
- Complete the required forms
- Submit your documents below or through the mail

### Learn or do more:

- [Get Forms](#)
- [FAQs](#)
- [International Applicant FAQs](#)
- [Security and Confidentiality](#)
- [IDOC Tutorial](#)
- [Update your family information](#)
- [View Sample Forms](#)

Institution Code	Institution Requesting Documents	Deadline (ET)
5025	Sample University	12/20/2019

### Required Documents

A document requirement is not satisfied until the document is processed and verified as readable and complete. **It may take 3-5 business days to process your documents.**

**ALERT: Your earliest deadline is 12/20/2019.**

Documents - Required by Institution(s)	Owner	Institution Requesting
2018 U.S. Federal Tax Return <a href="#">Click here if you did not, and do not expect to, submit a federal tax return for this year</a>	Custodial Parent	5025
2018 W-2 Form <a href="#">Click here if you did not, and do not expect to, receive a W-2 for this year</a>	Custodial Parent	5025
2018 U.S. Federal Tax Return <a href="#">Click here if you did not, and do not expect to, submit a federal tax return for this year</a>	Student	5025
2018 W-2 Form <a href="#">Click here if you did not, and do not expect to, receive a W-2 for this year</a>	Student	5025
Verification Statement - Dependent Student	Student	5025

When a document is uploaded to the IDOC system the file name of your uploaded document is visible to anyone who has access to this student's IDOC dashboard including the student, parent, noncustodial parent, and other related parties. While file names are visible, the contents of the file are never visible and cannot be viewed through the IDOC system.

If you have any concerns regarding your file name being visible, please consider renaming your file to a random or generic name (e.g. 12345.pdf) prior to upload. Once a document has been uploaded through IDOC it cannot be renamed or deleted.

## Forms and Status of Submitted Documents

Institution-specific documents are found in the Get Forms link in IDOC. Most forms require a handwritten signature, which means the student should print and sign the

form, scan, and then upload it to IDOC. Once a document is uploaded, you can find it in the Uploaded Documents section. Processing may take 3-5 days, so be patient.

## HOW TO USE THE INTERNATIONAL STUDENT FINANCIAL AID FORM (ISFAA)

The ISFAA is a financial-aid application used to determine the need for **institutional** financial aid. Colleges use this application to:

- Understand the family's financial need
- Help award aid to students

This is a **free**, paper-based application available for download on the respective school's website. Students are required to convert income and asset information into U.S. dollars (USD) and provide additional documents with the application. For example, recently completed tax returns, records of current income, records of untaxed income and benefits, assets, and bank statements could be required. Your family will report their income from one year prior to the year you plan to attend college with this application.

### Student Information

application. If the custodial parent has remarried, "parents" includes the student's biological/adoptive parent and stepparent.

#### CONFIDENTIAL

##### A. Student's Information

1. Your name ☐ Mr. ☐ Ms. ☐ Mrs. ☐ Miss

Family (surname)

Given (first)

Middle

2. Your permanent address

3. Your email address

4. Your mailing address (if different from above)

5. Your date of birth

Month Day Year

6. Place of birth (country)

7. Country(ies) of citizenship

8. Expected visa type

☐ F-1 ☐ F-2 ☐ J-1 ☐ J-2 ☐ H

☐ G-1 ☐ G-2 ☐ G-3 ☐ G-4

☐ Other

9. When do you expect to begin your studies at this college/university?

Month Year

Will you be:

☐ attending a college/university for the first time? ☐ transferring from another college/university?

☐ a returning student?

10. List below the names of the colleges and universities to which you are applying

a.

b.

c.

d.

e.

f.

11. Your marital status

☐ Not married ☐ Married in a domestic partnership

If married, how many people are financially dependent on you?

### Parent/Legal Guardian Information

For the ISFAA, “parents refers to custodial parents, or the parent or parents with whom you live.” In this section is a chart to report all your **family members (except for yourself) dependent on your parents’ income.**

**16. Family Member Listing.** Provide information for **all** family members you included in question 11 or 15. **Do not give information about yourself.**

Full name of family member	Age	Educational information 2019-20							Educational information 2020-21		
		Relationship to you	Name of school or college	Year in school or college	Tuition and fees	Room and board	Scholarships and gift aid	Amount of parents' contribution	Name of school or college	Total cost	Amount of parents' contribution

## Financial Information

This section covers your family’s financial information. Remember, for the ISFAA, you must report this data in USD. Any income your family is receiving goes here.

### Section C—Financial Information

**17.** What documentation will you be providing to verify income and asset information requested on this form?

☐ Tax forms ☐ Statement from employer ☐ Other (specify — for example, bank statement) \_\_\_\_\_

**18.** What is the official exchange rate of your country’s currency to the U.S. \$ today? (for example, 3,100 pesos = \$1) \_\_\_\_\_ = \$1

**19.** Does your government currently impose restrictions on the exchange and release of funds for study in the United States? ☐ Yes ☐ No

If yes, describe restrictions: \_\_\_\_\_

**20.** Do you have a source of emergency funds once you arrive in the United States? ☐ Yes ☐ No

If yes, name source: \_\_\_\_\_

Amount available in U.S. \$: \$ \_\_\_\_\_ .00

**21.** How will you pay for your transportation to the United States? (e.g., parents’ income, sponsor, etc.) \_\_\_\_\_

**22.** During 2018, how much of your household income (before taxes or expenses) came from the following sources (in U.S. \$)?

a. Father’s work	\$ _____ .00	e. Family business	\$ _____ .00	i. Interest or dividends	\$ _____ .00
b. Mother’s work	\$ _____ .00	f. Family real estate holdings	\$ _____ .00	j. Housing, food, and other living allowances	\$ _____ .00
c. Your work	\$ _____ .00	g. Pension/annuity/retirement	\$ _____ .00	k. Other (explain)	\$ _____ .00
d. Your spouse’s work	\$ _____ .00	h. Other members of the household	\$ _____ .00		

**23.** Will there be a significant increase or decrease in your family’s income next year? ☐ Yes ☐ No

If yes, explain: \_\_\_\_\_

You must report all income in your financial-aid applications. Income includes:

Money earned from work (wages)

Self-employment income

Business income

Income from investments, dividends or retirement payments



## Asset Information

Section D—Asset Information

3

## Section D—Asset Information (continued)

Assets include:

- Savings
- Land owned
- Business equity
- Home equity

## Expenses

In many cases, expenses are factored in when calculating a student's EFC. Why? Family expenses and other commitments impact your family's actual available

income. You must use specific amounts for each category listed (if applicable). If you do not know the exact amounts, provide an estimate.

### Section E—Expenses

29. How much did your family spend on the following expenses during 2018? SPECIFIC AMOUNTS ARE NEEDED.

Rent or mortgage	U.S.\$	<input type="text"/>	00	Amount allocated to savings/pension	U.S.\$	<input type="text"/>	00
Utilities	U.S.\$	<input type="text"/>	00	Automobile maintenance	U.S.\$	<input type="text"/>	00
Food	U.S.\$	<input type="text"/>	00	Insurance (health and property)	U.S.\$	<input type="text"/>	00
Clothing	U.S.\$	<input type="text"/>	00	Entertainment	U.S.\$	<input type="text"/>	00
Household necessities	U.S.\$	<input type="text"/>	00	Vacations	U.S.\$	<input type="text"/>	00
Medical expenses	U.S.\$	<input type="text"/>	00	Servants	U.S.\$	<input type="text"/>	00
Educational expenses	U.S.\$	<input type="text"/>	00	Other	U.S.\$	<input type="text"/>	00
Loan payments	U.S.\$	<input type="text"/>	00	Please explain:	<input type="text"/>		
Taxes	U.S.\$	<input type="text"/>	00				

30. How much money does your family owe to other people or to financial institutions? U.S.\$  00

Amount paid on debt in 2018 U.S.\$  00 Reason for debt:

31. Does your family employ other people? ☐ Yes ☐ No

If yes, how many in the home?  In the family business?

### Expected Support/Offer

In this section, identify the amount of money you and your family are able to contribute toward your education. You should never leave this section blank or put “zero” in each category if you are able to contribute. If you can contribute only \$500 USD per year toward your education expenses, then list it.

**32.** Enter the expected amount of annual support toward your educational costs from the sources listed below:

[illegible]

Agency/Foundation/Government	Application Date	Award Notification Date	Expected Amount in U.S.\$

Use this space to explain any unusual expenses, other debts, or special circumstances that the institution should consider when it is deciding how much financial aid, if any, you will receive. Use additional sheets of paper if necessary.

Schools might compare their calculated EFC to your listed “expected support” to determine an appropriate contribution for your family.

Families should include information in this if they have experienced unexpected and uncontrollable changes in their financial circumstances. Examples of these changes include:

- Use this space to explain any unusual expenses, other debts, or special circumstances that the institution should consider when it is deciding how much financial aid, if any, you will receive. Use additional sheets of paper if necessary.

## CHANGES TO YOUR FINANCIAL AID APPLICATION

In both applications, there is a section for families to explain any special circumstances universities should consider when reviewing their application. In some cases, financial situations might change while the application is being processed. Or maybe you found an error in your application after you submitted. Always inform the colleges of any special circumstance and errors to give yourself the best chance at receiving aid. Because funding is limited, it is important you update the college with these changes as soon as possible.

## YOU'RE IN—NOW WHAT? HOW DO YOU CHOOSE YOUR BEST

### “FINANCIAL” FIT?

It's important to review your financial aid packages carefully in order to understand everything you're responsible for. You might get a full ride, which covers **all billable expenses**, leaving you responsible for expenses such as health care, books, and transportation costs. Look over your package line by line to see what's included. The package may also include **merit loans**, which have academic minimums you must maintain, or loans you must repay after graduation. Let's look at a few packages to understand how different universities distribute their funding.

### A BRIEF GUIDE TO ANALYZING YOUR FINANCIAL AID AWARD LETTERS

Charges	FALL	SPRING	TOTAL
Tuition and Fees <i>(Educational costs billed by the college)</i>	\$24,196	\$24,046	\$48,242
Housing and Meal Plan <i>(Housing and food billed by the college)</i>	\$5,674	\$5,673	\$11,347
Health Insurance <i>(required estimated cost billed by the college)</i>	\$1,100	\$0	\$1,100
Other Costs <i>(Estimated for books and personal expenses)</i>	\$1,028	\$1,028	\$2,055
<b>Total Cost of Attendance</b>	<b>\$31,998</b>	<b>\$30,747</b>	<b>\$62,744</b>

<b>FINANCIAL AID</b>			
<b>GIFT AID</b>			
Foundation Scholarship	\$12,500	\$12,500	\$25,000
Deans Scholarship	\$10,000	\$10,000	\$20,000
International Student Sch.	\$6,212	\$6,212	\$12,424
<b>TOTAL GIFT AID</b>			<b>\$57,424</b>
<b>TOTAL FINANCIAL AID</b>	<b>\$28,712</b>	<b>\$28,712</b>	<b>\$57,424</b>
<b>REQUIRED FAMILY CONTRIBUTION</b>	<b>\$2,126</b>	<b>\$875</b>	<b>\$3,000</b>
<b>WORK AID</b>			
Work Award	\$1,160	\$1,160	\$2,320

This award letter is very clear and breaks down the COA and award for the student. College C has awarded three scholarships: a Davis Foundation Scholarship, the International Student Scholarship, and the Dean's Scholarship, giving this student a total of \$57,424 USD in gift aid. There are no loans in this aid package. The student's work study is labeled "work aid" and totals \$2,320 USD.

Putting your packages side by side in a chart really helps you compare what each school covers and what you are responsible for.

If you're not clear about what's included in your package, reach out to your college counselor or admission counselor for help!

### Need more help?

*For a slightly longer guide to reading your Financial Aid Award Letters, including a downloadable template, [click here](#).*

## **STILL NEED SOME MORE MONEY? HOW TO THOUGHTFULLY APPEAL A FINANCIAL AID OFFER**

While not guaranteed, it is sometimes possible to make a "Financial Aid Appeal" to a university and have your financial situation reexamined. Financial appeals should be made to **the one** school, if given the right financial aid package, you would **definitely attend**. Your appeal not only should ask the university for flexibility, but also show your flexibility regarding your family's contribution.

How likely is it that colleges and universities consider an appeal? It usually depends on whether there are still funds remaining in their financial aid budget . This process will differ depending on the institution, so check the school's website or contact the financial aid office about the process for appeal.

What is considered a reason for appeal?

- Errors in original information
- Recent change in employment or income
- Change/increase in support of other family member(s)
- Exceptional medical expense

What's often not considered a reason for appeal?

- Wanting more financial aid, not simply needing it
- Using another institution's financial aid offer to try and negotiate
- Fluctuations in exchange rates

When you're appealing your financial-aid package, you should be ready to show why the original package did not meet your family's demonstrated need. This can be done by submitting supporting documents and explaining the situation in writing. To show your commitment to making this work, we recommend that you try to meet the school "half way." A sample letter can be found in the section below.

### **Want to see an example?**

For a longer guide on how to write a letter of appeal, including examples, [click here](#).

## **GRATITUDE AND GRACE**

As you approach the end of the college application season, don't forget about **grace and gratitude**. Whoever had a hand in getting you to this finish line, show

them your appreciation and thanks. Remember to take a moment to share your news (good or bad) with the people who wrote letters for you, who sat up late with you as you barely made that deadline, or who had a kind word for you when things felt complicated. With your mind and heart open, remember that a tactful show of appreciation can come in the form of a handwritten note, personalized email, a video chat, or even a face-to-face. Whatever you decide to do, do it with intention.

Here is a sample letter from students to inspire you on your path to gratitude.

*Dear TEACHER/COORDINATOR/COUNSELOR:*

*I hope this email finds you well. With my last milestone as a high school student finally over, I wanted to thank you personally for your support.*

*Thank you for not only helping me with so many personal matters, such as figuring out what I want to be in the future, but reminding me of who I am during the process. While I am still not sure where exactly I would like to be in a couple of years, it is my firm belief that I hope to be a voice for those less privileged than I am.*

*I am grateful I had such powerful educators such as yourself to support me throughout.*

*Thank you again for everything. I hope to keep in touch with you.*

*Sincerely,*

*STUDENT*

## **GLOSSARY OF TERMS**

**Agent:** A company (agency) or individual (agent) contracted and paid by high schools and universities in other countries to advise and recruit students to their institutions.

**Apostille:** A legalized document. The Apostille Treaty is an international treaty drafted by the Hague Conference on Private International Law and signed on October 5, 1961. The Hague is a city in the Netherlands and is the location of the International Court of Justice. This treaty defines the ways through which a document issued in one of the countries that signed the treaty or convention can be certified for legal purposes in all the other countries that signed the treaty. In many countries, the document's notarization is the legal evidence of its



authenticity. For the signatories of the Hague Convention, certification by the country's approved state or national office authenticates the notarized documents. Notarized official transcripts and/or notarized diplomas are often required by other countries to verify the degree's authenticity.

**Billable (Direct) Costs:** This is basically an expense that an institution has incurred on the student's behalf for performing work, offering services, or providing supplies. This is the bill the student or family will receive from an institution.

**Colleges:** These are often categorized as smaller institutions that emphasize undergraduate education in a broad range of academic areas, such as a liberal arts college.

**Cost of Attendance (COA):** This is an estimate of your educational expenses for a given period of enrollment. The COA is the cornerstone of establishing your financial need, and it sets a limit on the total aid you may receive. It consists of both **direct costs**, or those paid directly to the institution, and **indirect costs**, or those that are incidental to your attendance. Your Cost of Attendance should not be confused with your Student Account Statement (bill)\*.

**Bureau of Educational and Cultural Affairs:** This bureau of the U.S. Department of State works to inform both U.S. students wishing to study abroad and international students wishing to go abroad for cultural, educational, or professional exchanges.

**Certificate of Finances:** This form, issued by College Board, helps colleges and universities obtain accurate financial-related information about international applicants seeking to study in the United States. Because financial verification is required before a Certificate of Eligibility (**Form I-20**) can be offered to an international student, this form facilitates that end goal.

**College Scholarship Service (CSS) Profile:** This online service provided by College Board allows students, including international students, to apply for financial aid. College Board member schools have access to the information once submitted, and students must pay a small fee to create a CSS Profile. More detailed than FAFSA and available earlier, the CSS Profile is a good option for Early Action and Early Decision applicants, as it gives the schools they are applying to a better idea of their financial aid needs early on.

**Community colleges:** Also known as junior college, technical or city colleges, these schools are typically two-year public institutions offering certificates, diplomas, and associate's degrees. Once completing an associate's degree, a student can transfer to a 4-year institution for a bachelor's degree.

**Cooperative education:** A "co-op" combines classroom-based education with practical work experience, providing academic credit for structured job experience. Co-ops are focused on training students for a career in their chosen major (e.g., IT, engineering, etc.). Universities often partner with employers in various industries for internships, which are likely paying jobs (i.e., University of Toronto in Canada and University of Cincinnati).

**Curricular Practical Training (CPT):** This is full-time or part-time employment that is an integral part of an established curriculum, such as work study, internship, practicum, etc. CPT must relate to a student's major and be part of their program of study. CPT can be obtained only prior to the completion of the student's degree, and the student must already have a job offer when they apply for CPT.

**Department of Homeland Security (DHS):** This U.S. governmental agency manages **SEVP** and Study in the States, both of which provide resources to prospective international students.

**Designated School Official (DSO):** All **SEVP**-certified schools are required to have one DSO. These individuals are responsible for communicating regularly with **SEVP**. This individual is typically an international student's greatest resource on campus when it comes to the visa process, maintaining student status, and following proper regulations and guidelines once in the United States.

**DS-160:** The DS-160 Form is submitted electronically, via the Internet, to the Department of State website. The information entered on the DS-160 is used by Consular Officers to process the visa application. A combination of the information from the form and personal interview will determine an applicant's eligibility for a nonimmigrant visa.

**DS-2019:** The Certificate of Eligibility for Exchange Visitor Status is issued to potential **J-1** visa applicants; the form is completely unique to each student as it requires its own **SEVIS** ID number.

**EducationUSA:** This U.S. Department of State network promotes U.S. higher education to international students by offering guidance about opportunities to

study abroad in their home countries. EducationUSA comprises over 400 international student advising centers in more than 170 countries.

**F-1:** This is the student visa form, issued to international students who are attending an academic or English language program at a U.S. college or university. Students must maintain student status while studying with this visa, which usually means maintaining a full-time course load of a minimum number of credit hours.

**General Certificate of Secondary Education (GCSE):** This academically rigorous subject-specific test is generally taken by students in secondary education institutions in England, Wales, and Northern Ireland over a two-year period.

**General Certificate of Education Advanced Level (A-Level):** This curriculum program, completed with a school-leaving test, is administered in the United Kingdom, but it's also implemented and recognized in a number of other countries worldwide. The curriculum is split into two parts, studied over two years. The first part, Advanced Subsidiary Level (AS), is a qualification on its own. However, when the second part, the A2 Level, is completed as well, the two form a complete A Level qualification.

**I-20:** The Certificate of Eligibility for Nonimmigrant Student Status is issued to potential **F-1** and **M-1** visa applicants by the U.S. Department of Homeland Security. Students need the I-20 to apply for a nonimmigrant visa and/or to obtain entry to the United States, and they must pay the required international fees to the school they choose to attend.

**I-94:** This is the Arrival/Departure Record for foreign visitors. Customs officials will compile visitors' I-94 arrival/departure information automatically from their electronic travel records for air and sea ports of entry or via paper forms for land border ports of entry. Nonimmigrant visitors who need to access their I-94 number can go to the [U.S. Customs and Border Protection website](#).

**I-17:** The Petition for Approval of School for Attendance by Nonimmigrant Student form is required to be completed and then certified by **SEVP** before any school in the United States can enroll nonimmigrant students.

**Independent Educational Consultant:** This is a professional hired and paid only by students and their parents for personalized advice on the university search, application, and admission processes.

**Indirect Costs:** These are all portions of the total cost of attendance except tuition and fees. This includes books and supplies, room and board, transportation, insurance, a small entertainment allowance, and other personal expenses.

**International Baccalaureate (IB):** The IB is an international educational foundation offering four programs (divided by age) for children aged 3-19. Its diploma program for ages 16-19 is recognized around the world as a respected, advanced course option for high school students.

**International English Language Testing System (IELTS):** This test assesses the English language proficiency of people who want to study or work in regions where English is the language of communication. This exam is administered face to face with an examiner and assesses test takers on their listening, reading, writing, and speaking skills. IELTS is accepted by more than 9,000 universities, schools, and organizations in over 145 countries.

**J-1:** This Exchange Visitor Visa is issued to individuals who are approved to participate in work- or study-based exchange visitor programs. Exchange visitors are expected to return to their home country upon completion of their program.

**M-1:** This student visa is issued to international students who are attending vocational or technical schools in the United States.

**Merit-based financial aid:** Also called merit scholarships or merit award, this financial aid is offered in recognition of student achievements, such as in academics, testing, athletics, arts, service, etc. Merit-based aid does not take into account the financial need of the student or family.

**Michigan English Language Assessment Battery (MELAB):** This standardized exam is for adult, intermediate to advanced non-native speakers of English. Test takers are evaluated for listening, reading, writing, and speaking skills. The written, listening, and grammar/vocabulary components are required. The speaking component, in which you speak with an examiner, may not be offered at every test site and is not automatically included in the test registration. Over 550 U.S. colleges and universities accept the MELAB.

**Need-based financial aid:** This type of college funding is available to low-income students. Rather than taking your grades or talents into account, these scholarships, grants, and student loans are offered based on your family's income, along with other financial factors.

**Optional Practical Training (OPT):** Optional Practical Training must relate to a student's course of study/major and is typically completed after the end of their degree program. A student can apply for 12 months of OPT at the bachelor's level and another 12 months at the master's level.

**Principal Designated School Official (PDSO):** All SEVP-certified schools are required to have at least one Principal Designated School Official; this person serves as the main point of contact for SEVP.

**Student and Exchange Visitor Information System (SEVIS):** This web-based system was developed by the DHS to maintain information on SEVP-certified schools and the F and M visa students who study there. SEVIS also maintains information on the exchange visitor, program sponsors, and holders of J-1 visa, which are managed through the U.S. Department of State. Through SEVIS, essential I-20 forms are issued to students looking to obtain F or M status visas, student records are transferred to other institutions, and the certification of educational institutions as SEVP-certified are approved and monitored.

**Student and Exchange Visitor Program (SEVP):** The Student and Exchange Visitor Program (SEVP) is a part of the National Security Investigations Division. It connects government organizations that have an interest in information on nonimmigrants whose primary reason for coming to the United States is to be students.

**Test of English as a Foreign Language (TOEFL):** This exam is taken to measure a student's English language proficiency. The exam evaluates test takers in four ways: reading, listening, speaking, and writing. This test can be taken over the internet or in paper format and is recognized by over 9,000 colleges, universities, and agencies in over 130 countries.

**U.S. Department of State:** This U.S. federal government agency sets forth and maintains the foreign policy of the United States, especially in negotiations with foreign governments and international organizations.

**Universities:** These schools are often larger institutions offering a variety of undergraduate and master's/doctoral degree programs. Universities can also have divisions within such as the College of Liberal Arts or College of Science.

**U.S. Customs and Border Protection (CBP):** This U.S. federal government agency provides comprehensive border management and control by combining customs, immigration, border security, and agricultural protection all in one department. Students will deal with employees of CBP when they enter and depart the United States.

**U.S. Immigration and Customs Enforcement (ICE):** ICE enforces federal laws governing border control, customs, trade, and immigration to promote homeland security and public safety