PART I
GENERAL GUIDELINES

1) **Visa category**
   There are two categories for student visas: F-1 and M-1. The F-1 visa permits students to enrol for a full-time program of academic study, leading to a degree such as the bachelor's, master's or a doctorate. The M-1 visa is for non-academic or vocational education for a duration that is less than a year, and it includes programs of study in fields such as gemology, aviation, language studies, etc. All students joining Dilip Oak's Academy apply for the F-1 visa.

2) **Responses from universities**
   Typically, you will start getting responses from the universities within three to four months after sending your application packets. You can accept all the admissions and request for I-20 forms. Even if you accept admission and the I-20 from a particular university, it is not compulsory to join that university.

3) **Bank certificate**
   While applying to universities, a majority of the students send a bank solvency/capability certificate. After the admission is confirmed, some universities demand the actual bank balance certificate for the amount that is equal to the total cost of one year before releasing the I-20. In such cases, the sponsor has to deposit funds in their bank accounts before acquiring the bank balance certificate. The sponsor can include all the bank accounts (i.e. savings, fixed deposits and PPF). If he/she has accounts in more than one bank, he/she can obtain certificates from all these banks, preferably, on the same date.

   Some universities also accept educational loan certificates issued by banks/financial institutions in the place of a bank certificate. However, students are advised to seek prior consent of the university concerned before submitting such a certificate.

4) **Admission deposit**
   Some universities demand a deposit before issuing the I-20. For example, SUNY Binghamton demands $100 and Santa Clara University demands $500. If the university has not set a clear deadline for the payment of this deposit, you should wait till you finalise the university. However, some universities do set a deadline for the payment. In that case, send a request email to the university and try to extend this date as much as possible.

5) **Final decision regarding the university**
   After receiving replies from all the universities, you have to decide which university you wish to join. You may contact our back office and get the email IDs of our former students (previous two years) and students who are currently studying at the university, and receive feedback from them regarding courses available, costs, and job opportunities after graduation, before you make up your mind.

6) **Checking accuracy of information of I-20**
   It is important to check the accuracy of the information printed on the I-20 form, especially:
   - full name of the student, date of birth, country of origin, name of the university and program
   - date of commencement of the program, date of completion, and the duration
     1. In case of mistakes, contact the university immediately and request for the corrected I-20 form. Generally, in most I-20 forms, the estimated average cost is given for nine months as two semesters are completed in that much time, and the remaining three months

constitute the summer break. However, some universities also mention the cost for 12 months instead of nine.

Similarly, the normal program duration is stated as 24 months, but in some cases, they mention it as 21 months, or even 36 months. Either way, students are expected to show financial backup for one year only.

7) The actual cost incurred for the entire program

Students should use the following formula to calculate the cost, irrespective of the amount displayed on the I-20 form. The full tuition fee for the first year, plus 70 percent of the tuition fee for the second year, plus $8,000, which is the living cost for the first year. The living cost mentioned on the I-20 form is calculated in keeping with the American standard of living. However, Indian students have been known to manage with just $8,000 per year. In the second year, they earn this amount by taking up a campus job.

8) Applying for student visa

You can apply for a student visa not earlier than 120 days before the date of commencement of your program, as indicated on the I-20 form of your selected university. For example, if the date of commencement of the program is 15th of August 2020, you can schedule a visa interview any time after 17th April 2020.

You need to appear at the US Consulate in person for the visa interview. The decision to grant or deny an F1 visa is taken on the basis of the individual assessment of the consulate officer who interviews you.

9) Visa application fee

The present visa application fee is $160 payable in cash ($1 = Rs. 72), which is Rs. 11,520 *(subject to change without prior notification. Please confirm on www.ustraveldocs.com at the time of scheduling a visa appointment).* This fee is payable in cash at any branch of Axis Bank.

At the time of payment of the fee at the bank, please carry the 'Receipt for Payment,' which includes the 'CGI Reference Number' required to pay the visa fee. Without the 'CGI Reference Number,' you will not be permitted to pay the visa fee.

The bank will issue a visa fee receipt, which includes the 'Receipt Number'. This receipt has a 'Bank Reference Number,' which is required to schedule an appointment.

10) SEVIS charges

The Student and Exchange Visitor Information Service (SEVIS) has been introduced by the Immigration and Naturalisation Service (INS). SEVIS entails the following:
  I. Universities must be registered under SEVIS.
  II. I-20 of such universities will have a SEVIS ID, which will also be recorded with SEVIS and will be accessible to the consulate and the immigration officer at the port of entry.

Before appearing for the F-1 visa interview at the consulate, you need to pay SEVIS charges of US $350. This fee must be paid in time to ensure that the payment can be deposited and recorded in SEVIS prior to the scheduled visa interview. To allow for adequate processing time, the fee must be paid at least two working days prior to the visa. This amount should be paid through credit card by accessing www.fmjfee.com. You will have to fill an online form and print the SEVIS fee receipt immediately. In case you fail to print the receipt at the time of payment, you can retrieve it by clicking on the 'Check I-901 Status' button to reprint the receipt.

Note: Without a valid SEVIS fee receipt you will NOT be permitted to attend the visa interview.

11) Where to apply for F1 visa

Applicants residing in the states of Maharashtra, Gujarat, Goa, Madhya Pradesh, and Chattisgarh, for the last six months should apply to the US Consulate General, Mumbai.

Applicants residing in the states of Karnataka, Tamil Nadu, Kerala and Pondicherry for the last six months should apply to the US Consulate General, Chennai

Applicants residing in Andhra Pradesh for the last six months should apply to the US Consulate General, Hyderabad.

Applicants residing in North India and East India should apply to the US Consulates located at New Delhi and Kolkata respectively.

If the interview dates are not available at any particular consulate, you are allowed to apply to any other consulate of your choice.

Address of the US Consulate General, Mumbai:

U.S. Consulate General, Mumbai
C-49, G-Block, Bandra Kurla Complex
Bandra East, Mumbai 400051

Phone: (022) 2672-4000

12) **Offsite Facilitation Centre (OFC)**
Biometric information including fingerprints and digital photographs is collected at the Offsite Facilitation Centre (OFC). Hence you will have to schedule an appointment at the OFC prior to your appointment at the consulate.

As you are required to appear in person for the appointment at the OFC, you must schedule the OFC appointment at least one day before the interview appointment date. This will save you a trip in case the consulate is not located in your hometown.

OFC LOCATIONS

MUMBAI	CHENNAI
Trade Centre, Gr. Floor, G Block, Bandra kurla Complex, Bandra East, Mumbai - 400051	No 3, Cenotaph Road, Teynampet, Chennai, Tamil Nadu – 600018
HYDERABAD	**KOLKATA**
1-A-384/385, Gowra Grand, S.P. Road, Begumpet, Secunderabad – 500003	Jasmine Tower, 31, Shakespeare Sarani (1st Floor), Kolkata – 700017
DELHI	
S - 1 American Plaza, (Hotel Eros Managed by Hilton), International Trade Tower, Nehru Place, New Delhi – 110019	

PART II
GUIDELINES FOR FILLING UP THE
ONLINE DS-160 VISA APPLICATION FORM

Before you start filling the form, please keep your passport and a copy of your I-20 with you.

The DS-160 "times out" after every 20 minutes so your data in the section you are working on could be lost. To safeguard against this, **click the 'Save' button after entering data on every page**. **Make sure you note the Application ID displayed at the top-right corner of the form (in red). This will be needed to retrieve your application.**

After completing the DS-160 form, a confirmation page with an **alpha-numeric barcode** will be generated (CEAC Barcode). **Print this page using a laser printer**. Ink-jet or dot-matrix printers are not allowed. Once you have printed the confirmation page, hit the 'Back' button and **email yourself a copy of the confirmation as a backup**. The emailed file will be in PDF format, and would require Adobe Acrobat Reader to view or print. You may also print the DS-160 form at this time for your reference.

PROCEDURE FOR FILLING THE ONLINE DS-160 FORM
www.ustraveldocs.com (Direct link: https://ceac.state.gov/genniv/)

STEP 1

Select location where you will be applying for your visa	Select city from drop down list (e.g. 'INDIA, MUMBAI')

STEP 2

Start a New Application	Click on 'Start a new Application'

PERSONAL INFORMATION 1

Surname:	Enter surname as per your passport
Given names	Enter first and middle names as per your passport
Full name in Native Alphabet	Select 'Does Not Apply'
Have you ever used other names	Enter if applicable OR select 'NO'
Do you have a telecode that represents your name	Select 'NO'
Sex	Select 'Male' OR 'Female'
Marital Status	Select one option from the drop down list
Date of Birth	Enter DoB as per your passport
City of Birth	Enter the name as per your passport
State/Province of Birth	Enter the state of your birth
Place of Birth	Select the appropriate country from drop-down list

Click Next: Personal 2

PERSONAL INFORMATION 2

Nationality	Select from the drop-down list
Do you hold other Nationality	Select YES or NO as applicable
National Identification Number	Click 'Does Not Apply'
US Social Security Button	Click 'Does Not Apply'
US Taxpayer ID Number	Click 'Does Not Apply'

Click Next: Address and Phone

Home Address	Enter the complete residence address
State/Province	Enter the state of residence
City	Enter the city of residence
Postal Zone/Zip Code	Enter the postal code
Country	Select the country of residence (e.g. India)
Is your mailing address the same	Select 'Yes' if same, or else, select 'No'

as your home address	and enter your current address
Home Phone	Enter landline/mobile number
Work Phone	Enter if applicable
Have you use any other phone numbers in the last five years	Select YES or NO
Work Fax Number	Click 'Does Not Apply'
Email address	Enter complete e-mail
Have you use any other Email address in the last five years	Select YES or NO
Do you have Social Media presence	Enter Social media provider/ Social media Identifier
Do you wish to provide information about presence on any other website or applications you have use within the last five years to create or share content (Photo/Video/Status/Update etc.)	Select YES or NO

Click Next: Passport

Passport/Travel Document Type	Select 'REGULAR'
Passport Number	Enter your passport number
Passport Book Number	Click 'Does Not Apply'
Country/Authority that issued Passport	Select country from drop-down list, e.g. India
Where was Passport Issued	Enter as per your passport
State/Province	Enter if printed on your passport
Country	Select country from drop-down list, e.g. India
Issuance Date	Enter the passport issue date
Expiration Date	Enter the passport expiry date
Have you ever lost a passport or had one stolen	Select Yes or No as applicable

Click Next: Travel

Purpose of Trip to the US	Select **'Academic or Language Student (F)'** from the drop-down list. (*If you make a mistake here and select the incorrect visa type you will have to fill the form again.*)
Specify	Select **'STUDENT (F1)'** from the dropdown list
Have you made specific travel arrangements/plans	Select No
Intended Date of arrival in US	Enter the date (15 days before the date of commencement of your program – mentioned on the I20)
Intended length of stay in US	Enter the duration
Address where you will stay in US	Enter the address of the university you plan to join from the printed I-20 from e.g.
Street Address Line 1	Georgia Institute of Technology
Street Address Line 2	College of Computing
City	Atlanta
State	Georgia
Zip Code	30332
Person/Entity paying for your trip	Select from the drop-down list, and enter the address under this option
Is the address of the party paying for your trip the same as your Home or mailing address	Select 'Yes' if same. If 'No,' enter the sponsor's address
Relationship to this person	Select from the drop-down list

Click Next: Travel Companions

Are there other persons traveling with you	If not traveling with family members, Select 'No'

Click Next: Previous US Travel

Have you ever been in the US	Select Yes or No as applicable (*if yes, enter details as requested*)

Have you ever been issued a US Visa   Select Yes or No as applicable *(if yes, you must have complete details of the previous visa issued, keep a photocopy handy for reference)*

Have you ever been refused a US Visa   Select Yes or No as applicable *(if yes, enter rejection date, visa type, and the consulate city where the visa was rejected)*

Click Next: US Contact

Contact Person

Surname	Enter surname of your Graduate Advisor
Given Name	Enter name of your Graduate Advisor *(refer I-20)*
Organization Name	Name of the university you plan to join
Relationship to You	Select 'School Official'
Address & Phone of Contact	Enter the address of the university you plan to join As printed on I-20 form, e.g.
Street Address Line 1	Georgia Institute of Technology
Street Address Line 2	College of Computing
City	Atlanta
State	Georgia
Zip Code	30332
Phone Number	(404) 894-3152 *(you will find this on the university website)*
Email Address	Enter the university email *(you will find this on the university website)*

Click Next: Family Information

Father's Full Name and date of birth

Surname	Enter your surname
Given name	Enter your name
Date of birth	Enter your date of birth
Is your father in the US	Select Yes or No as applicable

Mother's Full Name and date of birth

Surname	Enter your surname
Given name	Enter your name
Date of birth	Enter your date of birth
Is your mother in the US	Select Yes or No as applicable

Do you have any immediate relatives...	Select Yes or No as applicable
Do you have any other relatives…	Select Yes or No as applicable

Click Next: Work/Education/Training

Primary Occupation   i. If still studying or completed your education select 'Studentt' and enter details of the last college attended
ii. If working, select your area of work from the drop-down list
iii. In case you have resigned, select 'Not Employed' and specify the reason (e.g. to pursue an MS in Mechanical Engineering at Stanford University)

Click Next: Work/Education: Previous

Were you previously employed	Select 'Yes' or 'No' as applicable
Have you attended any educational secondary level or above	Select 'Yes' and enter all education details institution at 12th Std. onwards. starting from the latest first

Click Next: Additional Work/Education/Training Information

Do you belong to clan or tribe	Select 'No'
Provide a list of languages you speak	Enter relevant information
Have you travelled to any countries within last 5 years	If yes, select name of the country from the drop-down list
Have you belonged to, contributed to or worked for any professional…..	Select 'No'
Do you have any specialized skills….	Select 'No'
Have you ever served in the military	Select 'No'
Have you ever served in, been….	Select 'No'

Click Next: Security and Background

Security Information	Answer all questions in 'Part 1 to 5' honestly

Click Next: Additional Point of Contact Information

Additional Point of Contact Information	Enter the name, address and contact information of two people who can vouch for you. They cannot be family members, so please choose two friends or neighbors.

Click Next: SEVIS Information

SEVIS ID	Enter the ID mentioned on your I-20 form
Name of School	Enter the name of the university
Course of Study	Enter the program name (e.g. MS in Mech Engg)
Street Address	Enter the university address as printed on I-20 form

Click Next: REVIEW

Review all details entered	Confirm the details entered in all sections and click 'Next' until you reach the end of the review section

Click Next: Sign & Submit

Did anyone assist you in filling out form	Select 'No'
Enter Your Passport Number	Enter the exact passport number
Enter Code as shown	Enter the code shown in the box on the right
'Sign & Submit Application' Button	Click the button to submit the application

Click Next: Confirmation

- **IMPORTANT** - Print the Confirmation page only on a laser printer by clicking the 'Print Confirmation' button at end of the page.
- Print the DS-160 form for your reference.
- You should also email the confirmation to your address as a backup using the given option.

You must carry the Confirmation for your US visa Interview

After submitting the DS-160 form online, you must schedule an appointment on the same website by selecting the 'Visa Appointments' link on the home page. The following documents are required to schedule a visa appointment:

1. DS-160 conformation (CEAC Barcode)
2. Visa fee receipt (paid at AXIS bank)
3. I-20 form
4. Passport

After scheduling your appointment, print the interview appointment letter.

PART III
F1 VISA ONLINE APPOINTMENT PROCEDURE

1. Fill up the DS-160 form.
2. Create a profile on www.ustraveldocs.com.
3. Choose the 'Schedule Appointment' option.
4. Select Visa Type ('Non-immigrant Visa') and click 'Continue'.
5. Select your state of residence and click 'Continue'.
6. Select Language of Interview ('English') and click 'Continue'.
7. Select Visa Category ('Students and Exchange Visitors') and click 'Continue'.
8. Select Visa Class ('F-1 – Academic or Language Studies') and click 'Continue'.
9. Confirm entered details and click 'Continue'.
10. Enter your personal details such as passport details, contact information, and mailing address. Here you will have to enter the DS-160 Confirmation Number received after filling the DS-160 form (AA followed by eight characters) and click 'Continue'.
11. Since you are applying for F1 visa (without any dependents) skip this step and click 'Continue'.
12. Specify 'Document Delivery' city and click 'Continue' to go to the Visa Fee Payment screen.
13. You will be directed to the Drop Box page (Step 7). The Drop Box option is not applicable for new F1 student visas, hence you should select **'No'** on this page. Please read the instructions carefully.
14. Click the 'Click here for all payment' option link and select your mode of payment ('Over the counter Axis Bank') – enable pop ups on your browser.
15. This will create a 'Receipt for Payment,' which will include the 'CGI Reference Number' required to pay the visa fees.
16. You should visit Axis Bank for visa fee payment. Carry the above mentioned 'Receipt For Payment' to the bank, without which you will not be allowed to pay the visa fees. **NOTE: DO NOT CARRY THE DS-160 FORM AND CONFIRMATION TO THE BANK.**
17. The bank will give you a receipt for the visa fee payment, which will include the 'Bank Reference Number'. The receipt takes up to one working day to activate.
18. After the receipt is activated the receipt number is autopopulated in the field and you may proceed to scheduling an appointment. Click 'Continue'.
19. Select 'Schedule Consular Appointment' and click 'Continue' to schedule a visa appointment at the consulate.
20. Select 'Schedule OFC Appointment' and click 'Schedule OFC Appointment'.
21. After you have scheduled both appointments, you will see the Appointment Confirmation screen.
22. You can print the Appointment Confirmation screen as the Appointment Letter. You can also enter your registered email address and click 'Email Appointment Confirmation'.
23. You can click 'Printable Version' and it will let you download the PDF version of the Appointment Confirmation letter.

RESCHEDULING/CANCELLING VISA APPOINTMENT

After you schedule an appointment, the confirmation screen and the confirmation e-mail will indicate a date and time by which you can make any change in the appointment, such as rescheduling or cancelling it. After that date/time, no changes are allowed.

RESCHEDULING APPOINTMENT: You can reschedule the appointment up to three times before the deadline mentioned on the confirmation.

CANCELLING APPOINTMENT: You can cancel the appointment only once before the deadline mentioned on the confirmation. In case you cancel the appointment second time you will not be able to apply for visa for the next 90 days.

Please note that if you have already scheduled an appointment, and thinking about rescheduling it, you can't view the appointment calendar until after you cancel your current appointment. Once you cancel your appointment, there is no guarantee that the new appointment will be available on the date and time that would work for you.

NO SHOW APPLICANT

If you fail to cancel your appointment prior to the interview date, you are considered a 'No Show' and your receipt is deactivated for 90 days. However, if you are a genuine applicant, you may visit a VFS location with your passport and bank receipt, explain your position, and VFS will be able to reactivate your receipt allowing you to then schedule a new appointment online.

DOCUMENTS TO BE SUBMITTED TO OFFSITE FACILITATION CENTRE (OFC)

1. Valid passport
2. DS-160 Confirmation page
3. Appointment Confirmation page

DOCUMENTS REQUIRED AT US CONSULATE MUMBAI ON THE DAY OF APPOINTMENT

1. A printed copy of your appointment letter
2. DS-160 Confirmation page
3. Current and all old passports
4. Original visa fee payment receipt
5. SEVIS fee receipt
6. Original I-20 form duly signed

Please reach the consulate at least 30 minutes before the time of your appointment. After entering the consulate, submit your passport, receipt and appointment letter. Thereafter, you will be handed over a token. When your token number is displayed on the screen, go to the assigned window to be interviewed by the US consulate officer.

ON BEING GRANTED THE VISA

1. As per the instructions, the passport with the visa should be collected from one of the 'pick up' locations (VFS Centre) within seven working days.
2. The US Consulate in Mumbai might permit personal handover of passport on the same day. Please enquire once you are at the consulate.
3. In case you don't take the delivery of the passport within 14 business days, it will be returned to the embassy/consulate where you were interviewed. In such a case, please contact Customer Care for further assistance.
4. If you want the passport along with the visa to be delivered at your residence you may avail of this service at an additional logistic fee of Rs. 500/- which can be paid by cash on delivery. This option can be selected at the time of scheduling the visa date.

IN CASE OF VISA REFUSAL

If you are refused a visa by the consulate, you are allowed to apply again after 24 hours at the same consulate or any other consulate of your choice. All the applications, answers, etc. are computerized and maintained centrally.

If your application is rejected, sometimes, the last page in your passport will be stamped 'Application Received' with the date and location of the rejecting consulate.

SECURITY MEASURES AT THE US CONSULATE

The following items are not permitted inside the US Consulate:

1. All bags except a plastic bag containing your application related papers and a small purse for ladies
2. All electronic items including mobile phones
3. All smoking material like cigarettes and lighters

CONTACT DETAILS

For queries related to filling the DS-160 form, payment of visa fees, and scheduling/changing visa appointments, you can contact the Customer Service Center

Email:	support-india@ustraveldocs.com	**Timing:**	Monday - Friday: 8:00 am to 8:00 pm
Telephone:	91-120-4844644, 91-40-46258222		Sunday: 9:00 am to 6:00 pm
Skype:	username: ustraveldocsindia		

PART IV
EXPLANATORY NOTES

1. **Financial Resources**

Your sponsor is required to show liquid assets equal to the total cost of education for one year mentioned in the I-20 form. If a student has received full financial aid, he or she is required to show only Rs. 2,00,000 to Rs. 3,00,000 in the bank account. On the other hand, if he or she has received partial financial aid, he or she is required to show backup for the uncovered portion. Liquid assets include funds in the bank (savings, recurring, and fixed deposits), postal savings, education loan, Public Provident Fund, General Provident Fund, shares, mutual funds, etc. Ideally, the amount should be at least 10 to 20 percent more than that mentioned in the I-20 form. For an education loan, you would need to show the official documents of the loan approval. Most students take an education loan of up to Rs. 35,00,000.

Passbooks/account statements of savings accounts must have several entries. It is better to start transferring funds into your account one month in advance. You cannot deposit a lump-sum amount within a few days unless you have a valid proof (e.g. sale of fixed assets, shares). **Cash deposits of a large amount should be avoided since the visa officer may ask for evidence of the source for these entries.** Also, as far as possible, avoid entries in round figures e.g. Rs.1,00,000, Rs. 2,50,000, etc. **unless you have supporting documents.** Otherwise, it may lead to suspicion. If your sponsor has more than one bank account, passbooks/account statements for all his bank accounts must be presented. Ideally, one should not have more than three to four savings accounts. It is also necessary to carry original fixed-deposit receipts of all the banks and the PPF passbook, if any. Bank documents in Marathi, Gujarati, and Hindi are also accepted at the US Consulate, Mumbai. Very rarely does a consulate officer demand a liquid back up for the second year of study.

Even if the student does not have adequate liquid assets, the consulate officer can grant a visa if the student gets admission into a good university, along with an impressive GRE score and academic background.

2. **Income Tax Returns**

Income tax returns of the last three financial years are required (2016-2017, 2017-2018 and 2018-2019. Return for 2019-2020, only if possible.) There is no specific guideline regarding the taxable income of the sponsor, but ideally, it should be more than Rs.6,00,000 per annum. Otherwise, your visa application could be rejected on the grounds of inadequate income.

Salaried sponsors are required to have income tax returns and a photocopy of Form 16 given by their employer.

Self-employed sponsors (businessmen/professionals) must have their original income tax returns, along with the computation of income, profit and loss account, and the balance sheet.

If the sponsor has retired and does not file his income tax returns, the student should carry a letter from the employer of the sponsor indicating all the retirement benefits he has received from the employer at the time of retirement. You can also carry the last income tax return filed by the sponsor.

If the sponsor is an NRI, an income tax return is not required. Students should carry a photocopy of the sponsor's passport, a letter from the employer abroad stating the sponsor's annual income and original bank statements from Indian as well as foreign banks, if any.

If the sponsor is a farmer his agricultural income is not taxable. You should take a certificate from a Tahasildar of your total land holdings and the annual income from the land. Relevant documents regarding the land holding (7/12 extract) must be enclosed. Your sponsor can also obtain a certificate from a chartered accountant certifying his annual income with a clear note that this

income is not taxable. It is also possible to file a no-tax return for your agricultural income in consultation with a chartered accountant.

In case of joint sponsors, income tax returns of all the sponsors are required.

3. **Sponsor**
   In most cases, the I-20 form does not mention the name of the sponsor but only states "family funds". During the application process, if you send the bank letter of someone other than your parents, the name of that person may be printed on the I-20 form. Nevertheless, at the time of visa interview, you can change the sponsor and show any other person/s, including your parents, as sponsor/s.

   Generally, the consulate officers accept both parents as joint sponsors. In such cases, the incomes of both parents can be clubbed together, if both parents are income tax payers. If the income of your parents is inadequate, any other family member, e.g. brother / sister / grandfather / grandmother can sponsor you either individually or jointly. Even brothers or sisters of your parents can sponsor you. But, in that case, they should have sufficient income and a substantial amount of liquid assets.

   If a close relative is not able to sponsor you, you can take the sponsorship of any other known person with a sound income and substantial liquid assets. They must also give a letter explaining why they are interested in sponsoring you. However, it is entirely up to the discretion of the consulate officer to accept a sponsor other than your parents. Therefore, as far as possible, seek sponsorship from your parents or a family member. Show other sponsors only if it is unavoidable.

4. **Probable Questions Asked by the Consulate Officer**

   a) How many universities have you applied for?
   b) How many acceptances and rejections have you received?
   c) Why have you selected this university?
   d) What is the profession of your sponsor and what is his income?
   e) How much money does he have in his bank account?
   f) Where are you working and what is your job profile?

In addition to these standard questions, consulate officers may also ask other relevant questions. You must give honest and confident answers. If your GRE score is more than 320 or if you are joining a high-ranked university, it is quite possible that the consulate officer may not ask for any documents or ask too many questions. The same applies to students who receive full or substantial financial support from the university.

The consulate officer may check the following:
I. GRE and TOEFL scores
II. Income of the sponsor declared as per income tax returns for the last three years.
III. Bank balance (saving as well as fixed), and liquid assets.

If the student is applying to an expensive university (US $ 40,000 and above) the visa officer is likely to check the financial documents.

STATEMENT OF LIQUID AND FIXED ASSETS OF MR. _____ AND FAMILY

(To be prepared on plain white paper or letterhead of the sponsor)

LIQUID ASSETS	INR (`)	US $ @ `
1) Savings Bank Accounts (Names of Banks and A/c Nos.)		
2) Fixed Deposits Names of Banks (Enclose list of fixed deposit receipts of each bank.)		
3) Public Provident Fund Account (Names of Banks and A/c Nos.)		
4) Postal Savings		
5) Education Loan from Bank	_____	_____
Total Funds available in Bank	_____	_____
6) General Provident Fund		
7) Mutual funds		
8) Shares (Valued on date at Mumbai Stock Exchange rates.)		
9) National Savings Certificates/ Company Deposits		
10) Any other liquid assets (bonds, etc.)	_____	_____
Total Liquid Assets	_____	_____

FIXED ASSETS
Estimated Market Price
Official valuation not required
1) Residential House / Flat (Address)
2) Open Residential Plot (Address)
3) Business Premises (Address)
4) Agricultural Land (Address)

	INR	US $
Total Fixed Assets	_____	_____
Total Assets	_____	_____

NOTE: You are not allowed to include cash and jewellery in the above statement.
The consulate discourages bringing property documents. The officers rarely have time to check property deeds. Also, statement from a Chartered Accountant is not required. Nevertheless, students can carry original property documents if they want.

SPONSOR'S CERTIFICATE
(PREFERABLY ON THE LETTER HEAD OR ON A PLAIN WHITE PAPER)
The sponsors certificate is not required on a stamp paper

Date:

Name:

Address:

Tel. No.:

This is to certify that I am willing and able to provide necessary financial support to my son / daughter / nephew / niece Mr./Miss _____ while she / he studies at (name of the university) _____ for a _____ degree in the field of _____ for _____ years.

Signature of the Sponsor

Name of the Sponsor

NOTE: If both the parents are sponsoring the candidate, they can issue a sponsor's certificate jointly.

ORDER OF DOCUMENTS TO BE CARRIED FOR VISA APPOINTMENT, ORGANIZED IN A PIANO FOLDER

Folder 1: a) Passport
               b) I-20 Form
               c) SEVIS fee receipt, visa fee receipt
               d) Interview appointment letter

Folder 2: a) Statement of liquid and fixed assets
               b) All passbooks or bank statements of savings accounts
               c) Original fixed deposits receipts
               d) Postal savings passbooks
               e) PPF passbook

Folder 3: a) Provident Fund Statement received from the employer
               b) Mutual funds statements
               c) DEMAT account printouts of your share holdings (preferably with valuation)
               d) NSC, company deposit receipts, etc.

Folder 4: Income tax returns of the sponsor for the last three years

Folder 5: GRE/GMAT/SAT and TOEFL score reports

Folder 6: a) Original mark lists and degree certificates (HSC onwards)
               b) Copy of college/university transcripts

Folder 7: a) I-20 forms/admission letters received from other universities
               b) Rejection letters received from universities

Folder 8: Sponsor's certificate

Folder 9: Documents related to fixed assets (optional)

*   A variety of piano folders are available in the market which usually includes 15 to 20 sections in one file. Costs of folders vary between Rs.200 to Rs. 300 and are available at any stationery store.

FREQUENTLY ASKED QUESTIONS

Q.1 What is an form I-20 and how do I obtain it?
The Form I-20 is an official US Government form, issued by a certified school, which a prospective non-immigrant student must have in order to get an F-1 or M-1 visa. Form I-20 acts as proof-of-acceptance and contains the information necessary to pay the SEVIS I-901 fee, apply for a visa, or change visa status, and be admitted into the United States. The Form I-20 has the student's SEVIS identification number, which starts with the letter N followed by 10 digits, on the top left-hand side.

Q.2 How early should I apply for my student (F1) visa?
F1 visa may is issued no more than 120 days prior to the start date of the course mentioned on your I-20 form.

Q.3 I received my visa, when should I travel?
You may only enter the United States within 30 days of the beginning of the course of study stated on your I-20 form, regardless of when your visa was issued.

Q.4 What if I receive the I-20 form to a different school?
If you receive an I-20 form after scheduling your appointment, then you can inform the US consular officer of the new I-20 form at the time of the interview.

Q.5 I was working on an H-1B visa and have now been admitted to a university as an F-1. Do I need to return to my country to apply for a student visa?
No. Once you are in the United States, you do not need to apply for a new visa because the visa is only for entry into the United States. Check with USCIS to determine if you need to adjust the status of your existing visa. If you leave the country, however, you'll need to apply for the student visa in order to re-enter the United States.

Q.6 What is the SEVIS system and how does it affect me?
The Student and Exchange Visitor Information System (SEVIS) program requires schools and exchange programs to verify the enrolment status of all new and continuing foreign students and exchange visitors. Student visa applicants are required to pay a SEVIS fee before a visa can be issued. Applicants are then required to provide the SEVIS I-901 fee receipt as proof of payment. The SEVIS website has more details on this.

Q.7 Can my dependents apply for a tourist visa instead of dependent visa if they only want to visit me and stay in U.S. for a short period of time?
Yes, they can apply for a Tourist visa.

Q.8 How do I read and understand my visa?
As soon as you receive your visa, check to make sure all your personal information printed on the visa is correct. If any of the information on your visa does not match the information in your passport, or is otherwise incorrect, please contact the issuing authority (i.e. the US Embassy) immediately.

The expiry date of your visa is the last day you may use the visa to enter the United States. It does not indicate how long you may stay in the United States. Your stay is determined by the Department of Homeland Security at your port of entry. As long as you comply with the Department of Homeland Security decision on the conditions of your stay, you should have no problem. Further information about interpreting your visa can be found at the Department of State's Consular Affairs website.

Q.9 My visa will expire while I am in the United States. Is there a problem with that?
No. You may stay in the US for the period of time and conditions authorised by the Department of Homeland Security officer when you arrived in the US, which will be noted on the I-94, even if your visa expires during your stay.

Q.10 What address should I mention on Form DS-160, if my current home address and my address on the passport is not the same?
You must mention your current home address in India and not the address printed on your passport.

Q.11 What if I receive an I-20 from a better university after getting the F1 visa?
If you have obtained your visa and need to change the name of the university on your visa, you have to go through the complete process once again by scheduling a new appointment after paying the application fee and service charges.

Q.12 Is there a quota for the number of student visas issued each year?
No. All qualified students receive visas.

AIRLINE TICKET BOOKING GUIDELINES

You need to provide the following details to the travel agent at the time of booking your ticket:
  a) Your final destination. This is the place where your college or university is located (e.g. Beaumont, Orlando, Sacramento, Cincinnati etc.). This will help the agent to plan your international and domestic flights using the most economical and convenient routes.
  b) Your preferences regarding:
   - Airlines (Air India, Etihad, United Airlines, British Airways, etc.)
   - Food (vegetarian / non-vegetarian)

You should book a flight, which reaches your destination during daytime so that you can safely reach your university before sunset.