
CONEXIONES

Foundation Courses

MODULE 3 – PLANNING MY EXPERIENCE

In Module 3, You Will Learn:

- **How to estimate costs associated with your education**
- **Where to find scholarships**
- **How to reduce the total cost of your education**
- **How to find appropriate living options**
- **How to apply for a student visa**
- **Important laws that govern international students**

Financial Planning

1. Determine the resources your family can provide
1. Determine additional resources (Scholarships, savings, loans, etc.)
3. Total funds = (family funds) + (additional funds)

Finances

- Coming to study in the USA is neither **easy** nor **cheap**, but it is worth it.
 - *View your education as an **investment**.*
 - *Here, we give you an idea of how to begin.*
 - *Remember that it can vary depending on where you study.*



Tuition

- Costs vary depending on where you study
- Below is a list of a few schools around the USA

Annual Tuition Cost

– <i>University of California, Los Angeles:</i>	\$ 60,000
– <i>City University of New York:</i>	\$ 16,800
– <i>BYU Provo:</i>	\$ 5,300
– <i>LDS Business College</i>	<i>LDS: \$ 3,240 Non-LDS: \$ 6,480</i>
– <i>Arizona State University</i>	\$ 31,000



Reduce the Cost of Your Education

- Consider schools in areas with low costs of living (tuition, rent, and food will be cheaper)
 - *South (Alabama, Louisiana, South Carolina, Etc.)*
 - *Midwest (Wisconsin, Michigan, Oklahoma, Kansas)*
- Before applying, consider a variety of public and private schools
 - *The more schools you look at, the more information you will have on your options*
 - *Not all public schools are cheap; not all private schools are expensive*
- Consider attending a community college for two years before transferring to a four-year university
 - *Community College is cheaper – sometimes tuition is just 10% of University costs!*
 - *Classes at community college are generally cheaper than at universities*
 - *CAREFUL! Attending a community college can put you at a relative disadvantage as you search for internships and try to network*

Budget



- As students, there will be certain areas of your life that you will need to budget. This varies with every person and the place in which you choose to study.
- Here are a few examples of areas you need to save for, apart from Tuition:
 - Transport
 - Food
 - Medical Insurance
 - Board/Rent
 - Others (Such as Entertainment, etc.)
- You can use this link to find general information about Tuition and general cost of living published by the US Journal of Academics:
<http://www.estudiosusa.com/info/finaides.php>

Financial Assistance

We know that paying for school can be stressful but there are financial options available that can help you reach your goals. In the United States, there are generally two options:

1. Student Loans
2. Scholarships

*Our intention is not to give you a detailed list

*However, we will provide some examples

*Your Conexiones mentor can help you with your search



Student Loans

- Financial Institutions in Your Country May Provide Student Loans
 - *Banks*
 - *Credit Card Companies*
 - *Governments*
- Loans should supplement, not replace personal resources
 - *Loans must be repaid, ALONG WITH INTEREST*
- Before obtaining a loan, consider
 - *The cost of the program you will attend*
 - *The starting salary for your desired profession*
 - *Can I repay the loan and interest?*
- Before signing, read the entire loan contract
- Pay attention to loan contract terms
 - *Interest rates*
 - *Minimum monthly payment*
 - *When you must begin repayment (before or after graduation?)*
 - *Late payment penalties*



International Student Loan Companies

- Global Student Corporation
- InternationalStudentLoan.com

Student Loans

- This is a good option and common among American citizens, it is a limited option for international students.
- International students are not eligible to receive government funding.
- However, there are available options to receive loans from banks.

How do I obtain a Loan?

- Obtain a social security number.
- Have a good credit history
- Visit local banks and fill out applications.

Obtain a Social Security Number

Once you have received a job offer, you may begin the process of obtaining your social security to the closest office without any costs. Visit module XXX for more information.

Maintain a Strong Credit History

With your social security number, you will be able to obtain credit cards, and obtain a credit score. Make sure you pay on time so that you maintain a good credit history in case you want to ask for a bigger loan..

Visit Local Banks and Complete Loan Applications

There are several banking options. You will probably receive several offers on the internet or by mail. However, make sure **YOU** understand the contract. This is a very important decision.

Make sure to consult about the following:

- First required payment date
- Enrollment requirements/restrictions
- Monthly payments
- Total cost of the loan.
- Annual Percentage Rate
- Refund Period

Grants/Scholarships

- Grants and scholarships are moneys donated to you. They DO NOT need to be paid back
- Very few grants are given to international students. Don't spend too much time searching.

- Each grant/scholarship require:
 - *That you fulfill a requirement (example: that you be a Latino studying biology)*
 - *An Application*

- Grants/Scholarship Are:
 - *Very valuable*
 - *Difficult to find*
 - *Very competitive*



Looking for grants/scholarships

- Be careful about false scholarships/grants
 - *Never give your bank account or credit card number*
- Resources:
 - *Governments*
 - *Banks*
 - *Companies*
 - *Educational Institutions*
 - *Professional Associations*
- If you are applying to an institution in the United States, contact the school financial aid office
 - *The financial aid office controls all forms of help that come from directly from your school*
 - Loans
 - Grants/scholarships
- The majority of grants/scholarships have websites
- Suggested search method
 1. Contact the University financial aid office
 2. Search government, Company, and profesional association websites of YOUR OWN country
 3. Search USA websites



The **Financial Aid Office** will know which scholarships/aid your university offers

Scholarships

- There are several different types of scholarships,
 - *Some are sponsored by the government,*
 - *Most by universities*
 - *A few by private companies / community organizations*
- The website of your university will have a list of all possible options. We will give you a general idea of the process and requirements further on.

University Scholarships

- Each university has a financial aid office. You only need to search on the internet: (Name of your school) scholarships.
- University Scholarship applications are usually accepted once per year, the deadline is usually February or March.
- Follow this link to complete a simple application... .

Applying for Scholarships

Complete the [BYU Scholarship Application](#) online.

We encourage all students to complete the online scholarship application, regardless of their circumstances. By completing a minimum of the first three optional sections you will be considered for all possible scholarships offered by the Financial Aid Office:

- academic
- need-based
- private

If you complete the final optional section, you will be considered for those specific scholarships.

Filling Out an Application

- An application is usually simple, you usually only have to fill out your personal information, your GPA, and other simple questions.
- It should take no longer than 20 minutes to fill out.
- Remember to visit your university's website so that you don't miss the deadline 😊



Other types of scholarships...

- Scholarships for sports or musical talent.
- Scholarships for your ancestry, ex: Hispanic ☺
- Each department in the university has specific scholarships for its students, you only have to answer a few questions that are focused on your area of study and probably have an interview with the director of your career path.
- Other types of scholarships are limited and contested for. In these occasions, you must write a essay and present it to a committee.



More scholarship options. . .

- Other than the general application, universities offer distinguished scholarships for specific groups of students
- Or privately donated scholarships

Richardson Family Trust Available to graduates of public high schools in Cheyenne and Casper, Wyoming. This scholarship is funded by a private endowment created by the...	09/30/2016
WE Andrau Scholarship Fund This fund shall be used to provide scholarships to Graduate students in the Department of Geology and Geophysics.	09/30/2016
Walter Harrison and Constance Chatterton Spears Fellowship The award of this Fellowship shall be made available to either residents of Wyoming or out-of-state students, and may be made to either single or...	09/30/2016
Alumni Association WYO-Gold Leadership Scholarship Amount of award varies based on the leadership position elected to by the WYO-Gold members. Awardees must be a paid member of WYO-Gold. Awardees...	2 10/01/2016
Elizabeth Speer Rice Memorial Scholarship None Given	10/01/2016
Music State Scholarship Talent Award Contact the Music Department at musicdpt@uwyo.edu if you have questions or concerns.	10/01/2016
Creative Writing Excellence Fund-MFA Travel Request Essay The Creative Writing Program is happy to announce that we have at least \$3,500 fund to support MFA student travel. To access these monies, you...	1 10/03/2016
Bohnenblust and Kolp Scholarship Students must be enrolled in the College of Agriculture, Crop Science, University of Wyoming. Recipients shall be selected by the Crops Section,...	10/07/2016

Grant/Scholarship Websites – Some Examples:

- Note – This list is NOT comprehensive
- <https://educationusa.state.gov/find-financial-aid>
- <http://www.estudiosusa.com/info/finaides.php>
- <http://www.fundingusstudy.org/SearchResult.asp?area=4&area2=&area3=&aos=&com=&state=&spon=>
- <http://www.iefa.org/scholarships>

- Make sure to consult with your financial aid department in your university.
- We want to make sure you find several opportunities!

Good Luck!

- Don't stress! We know that it can seem overwhelming at first.
- Make a plan.
- Save.
- Remember, your education is an investment. It's worth it!



Housing – You Have Two Options

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- **On-Campus housing:**

- *This is usually operated directly by the university.*
- *Tends to be populated with freshman, though other students who have attended longer may also live here.*
- *Located on the university campus.*

- **Off-campus housing:**

- *Operated by private companies/groups (landlords of apartments, houses or real estate companies).*
- *Many options.*
- *Located relatively close to University*
- *Some options may be outside of walking distance*



On-Campus Housing vs. Off-Campus Housing

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On-Campus:

- Generally, more expensive than Off-campus
- Limited Options.
- Classes are nearby, as are many other areas to eat, stores, library, gym, etc.
- If does not have kitchen, will require you to purchase meal plan
- Apartments are completely furnished and the electricity/gas are included in the total cost.
- Usually more opportunities to socialize..

Off-Campus:

- Generally, cheaper than On-Campus
- Many options. You may choose according to your preferences!
- Farther from your classes, But may be closer to other areas of interest
- Have a kitchen; students are responsible for their own food and care.
- May not be completely furnished. You may have to pay to obtain your own internet or cable service.
- May not be in great condition. It is a good idea to see the apartment before signing a contract.
- There are less opportunities to interact with people who are not your roommates.

Signing a contract

- Carefully read the contract before signing and accepting responsibility.
- Understand the exact services included in your rent and any additional bills under your jurisdiction.
- Keep copies of your receipts, checks, and contracts.
- If you have any doubts of a place to rent from or of the terms and conditions listed in your contract, look for help from a housing office in your university. Generally, each university has an available office to assist you with related topics of housing, including legal points.



Financial Aid Options From Your Own Country



- It is possible that you may find financial help through your country, international and national institutions, and embassies.
- Here we will present to you some resources. Our intention is not to give you an exact list of resources, but to show you examples that can help you with your search.

Global Undergraduate Exchange Program (Global Ugrad)

- A program of [Bureau of Educational and Cultural Affairs](#) of the United States. This program provides scholarships for a semester to outstanding students around the world.

Contact embassies in your country.

- It is possible that some of the embassies in your country offer opportunities to study internationally.

Contact the Department of Culture or Education of your country.

- Obtain information about offered scholarships for those departments. It is possible that your country has agreements with other countries for university exchanges.

Complete searches on the Internet

- This process may be very long, but it also will offer great opportunities. Begin to search “Scholarships for Hispanics”, “Scholarships for Latinos”, etc.

Visas

- Visas are most likely the topic that produces the most worry.
- Good news! Once admitted into a university or institution in the United States, you are likely to get a Visa!



- International students need a visa. The type of visa will depend on what you study and where you decide to attend.
- There are two categories of visas for students. These are **F** and **M**

To enter in the United States as a student of:	You need the following category of Visa:
University	
High School	
Elementary	
Seminary	F
Conservatory	
Other academic institutions, including language institutions.	
Vocational or other institutions u otras instituciones recognized as non-academic.	M

Note: There are some exceptions to these rules, but in general, if you come to the United States with intentions to obtain a degree or diploma, you should have a F type visa.

Process to Apply for a Student Visa

- The application process requires time and careful preparation. There are various steps required to apply for a student visa. We will present to you a list of general steps, emphasizing the importance for you to find out steps specific to your country. Visit: <http://www.usembassy.gov/> for more information.
- Visit this page (<https://educationusa.state.gov/your-5-steps-us-study>) to see a list of 5 steps to study in the United States. This page has the option to be translated in Spanish through Google Translate.



Process to Apply for a Student Visa

1 You must be accepted to an institution/university approved by SEVP.

- Review the list of approved institutions by the SEVP. (<https://studyintheunitedstates.dhs.gov/school-search>)
- Once accepted you will be able to get your SEVIS number, and pay SEVIS I-90.
- This is your identification number as an international student.

2 Complete your Application on line:

- Fill out the DS-160 form.
- Print and take to your interview the confirmation paper
 - You will receive this once you have completed the form.

3 Schedule an Interview:

- Some embassies will have a waiting list that can be considerably long.
- You may begin your application 120 days before your first day of classes
- However, you will not enter the United States less than 30 days before your first day of class.

Process to Apply for a Student Visa

4 Prepare for your interview

- You must make a non-reimbursable payment of about \$160.

5 Gather the required documents.

- Passport, your DS-160 confirmation page, payment receipt for your application for a visa, pictures, I-20, etc.
- You may take other documents to:
 - Show that you have the financial means to pay for your education and also to
 - Demonstrate your plans to return once you have finished your education.

6 Go to your interview:

- There is no reason to be nervous!
- The embassy official desires to check that you comply with the requirements to obtain a visa.
- They will take your fingerprints and at the end of your interview they will tell you the result of your application.
- For some nationalities, you may make a payment to receive your visa.

Note: Be careful when you apply for your visa! Remember that the information provided here should only be used as a guide and not an exact list of steps you should take to obtain a visa.

Working in the United States

- Rules concerning employment as an international student are some of the most frequently asked questions.
- It's crucial that the entire time you follow the laws of the United States to ensure your legal status in the country.
- It is recommended that before you accept any employment that you consult with the office of international students at your institution



Working in the United States

- First of all, international students can work in the United States. However, there are some limitations:
 1. *You must always maintain your legal status as international student with a visa F-1 or M-1 valid. This means that if you are no longer a student, you can no longer work with a visa F or M.*
 2. *Your institution must be approved by the SEVP. ([Student and Exchange Visitor Program](#)). Visit this page (<https://studyinthestates.dhs.gov/school-search>) to see a list of institutions approved by the SEVP.)*
 3. *You must be a full-time student. This means that you are enrolled in the number of credits necessary to be considered a “full-time student.”*



Working in the United States

4. *In your first academic year, you must work on-campus (more specifically, your work should be offered by your institution). If you have doubts whether or not a job is considered on-campus, communicate with the international services office.*
5. *After your first academic year, you have the option to do an internship (curricular Practical Training - CPT). These internships do not have the intention to pay for your education. Their purpose is to provide an opportunity to practice concepts learned in class in a real working situation. Therefore, your CPT should be related to your field of study and should be approved by your department.*
6. *While you are a full-time student, you may only work 20 hours or less. However, when you are on a vacation break, you may work up to 40 hours on-campus or in a CPT.*



Working in the United States

7. *After you graduate, you have the opportunity to apply to do an “Optional Practical Training” or OPT, which allows you to work full-time for **less than 12 months**, in a position directly related with your college degree.*
7. *Students that graduate in STEM (Science, Technology, Engineering, Mathematics), with the proper authority, can lengthen their OPT after working for 12 months. This extension is for a maximum of 17 more months.*
7. *After your OPT, it is possible to work legally in the United States through a work visa. For example: H1-B*



Work-Study Programs

- International Students cannot work with other employees that have not been approved by the University
 - *The formal & approved agreement is called a **Work-Study Program***
 - *You need to be legally admitted to this Program*
- Limited amount of pay / hours
- Work - Study programs can be limited in the future but will not completely disappear
 - *Family Courses are available*
- Always look for the International Student Office
- How to find work at a University
 - *Talk to other international students*
 - *Visit the website of your school*
 - Example: <http://asucla.ucla.edu/get-a-job/student-jobs/>
 - Search (Name of your university) “Student Jobs” in Google
 - *Search for job postings with your family connections*
 - *When you finish a class, ask your professor if a TA position is available*



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MODULE 3 – PLANNING MY EXPERIENCE
