STUDYING IN THE U.S.A.

A Guidebook for
INTERNATIONAL STUDENTS
from **TRINIDAD AND TOBAGO**

From EB5 AFFILIATE NETWORK

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STUDYING IN
THE UNITED STATES OF AMERICA

The “American Dream” means the ability to improve one’s life through hard work and opportunity. There is no better way to achieve this than through higher education in the United States.

Terms to Know

“University” vs “College”
The terms “university” and “college” are often interchangeable in talking of higher education. Generally, colleges are smaller and only offer undergraduate degrees, while universities are larger and offer both undergraduate and graduate degrees.

Community College

A community college, or junior college, provides two-year associate's degrees. Tuition is often much lower at community colleges. Many students complete a two-year associate's degree and use it to transfer into the third year of a bachelor's degree program at a four-year college or university, in order to save money on tuition.

Accreditation

Accreditation is the approval of higher education institutions by nationally recognized accrediting bodies and professional associations. **Make sure your school is accredited. DO NOT apply to any schools or universities that are NOT accredited.**

The United States Department of Education (USDOE) provides an official list of accredited schools and programs. This official Database of Accredited Postsecondary Institutions and Programs (DAPIP) is available at **ope.ed.gov/accreditation**.

Check this database to make sure your university or college is accredited by a USDOE-sanctioned accrediting organization.

APPLYING TO COLLEGE OR UNIVERSITY

When to Start

Once you know which field you want to study, it's time to search for colleges or universities. Begin your search **12-18 months before** you plan to begin studies. For instance, if you wish to start classes in September 2022, begin your search in July or August of 2021.

Questions to consider in your search include: What do I want to study? What type of place do I want to live (Small or large school, small town or large city, warm climate, etc.)? What is my budget for schooling? Can I meet this school's admission requirements?

Ranking

College ranking lists are highly subjective. The United States government neither endorses nor publishes any official ranking of higher education institutions. With that in mind, it is still a good idea to understand which schools are generally considered best in your chosen field of study.

Niche.com is a good resource for exploring the highest-ranked colleges for various majors. They also provide their acceptance rates and average cost.

How Many Applications

Apply to 3-6 U.S. colleges or universities, in case you don't get into your first choice. Nearly every college or university charges application fees. These can be anywhere from **$25 to $250, per college application**.

Beware of any organization asking for money that is not the college or university to which you are applying.

Deadlines

Application deadlines close anywhere from 3 to 9 months before classes start. Check your chosen institution's website to find their deadlines for applications and supporting documents.

Estimated Costs (Per Year)

Higher education in the United States is very expensive, especially for out-of-state or international students. Costs vary greatly by institution. In general, international students on F-1 or J-1 visas can expect to pay:

Tuition	$10,000 - $80,000
Room / Board (housing & food)	$4,000 - $18,000
Books / Supplies	$700 - $2,000
Health Insurance	$800 - $2,000
Travel to the United States	$1,500 - $2,000
Personal Expenditures	$2,000 - $6,000
TOTAL	**$19,000 - $108,000 (PER YEAR)**

Students on **EB-5 immigrant visas** will face *vastly* lower costs than those on F-1 or J-1 visas, as they can pay tuition and costs at the local rate. For more information on the EB-5 Immigrant Investor Program, visit: eb5affiliatenetwork.com**.**

Financial Aid

When you receive your acceptance letter from a particular institution, you will also receive a document detailing how much financial aid the school will give you towards your tuition and expenses. This is called an “award letter” or “financial aid offer”.

You are expected to pay all costs beyond what is listed in this letter. This money can come from virtually any legal source: wages, savings, your family, gifts, etc.

Scholarships

There are plenty of scholarships created specifically to help international students pay for studies in the United States. Two great resources are International Scholarships (InternationalScholarships.com) and International Education Financial Aid (iefa.org).

Please note: You should *never* have to pay to find or apply to scholarships. Beware any scholarship or scholarship search service that requires you to pay.

COLLEGE APPLICATION DOCUMENT CHECKLIST

When applying to college, you may need to submit the following items:

- ❑Application form
- ❑ Application fee
    - ❑ Pay by credit/debit card, certified check, or international money order. *No cash.*
- ❑ Your academic transcripts - official copy
    - ❑ If your transcripts are not in English, they must be translated by a certified translator approved and stamped by your country's ministry of education.
- ❑ Official standardized test scores (TOEFL iBT, IELTS, etc.)
    - ❑ These should be sent directly from the standardized testing company to the university.
    - ❑ Nearly all international students are required to take either the TOEFL iBT or the IELTS test. Other standardized tests may include the SAT, GMAT, ACT, or GRE, depending on the university.
- ❑ Financial documents or scholarships
    - ❑ To prove you can afford to pay for your education.
- ❑ Letters of recommendation
    - ❑ 2-3 letters from your teachers or school counselors.
- ❑ Personal essay
    - ❑ Must demonstrate a strong command of written English.

Application requirements vary by institution. Carefully check each university website for its own application requirements.

COLLEGE APPLICATION TIMELINE

An estimated timeline, based on a typical autumn start-of-term date in September:

October - December
Research and apply to colleges and universities.

January - March
Begin researching and applying for scholarships. Turn in your scholarship applications as early as possible.

April - June
All institutions should have sent their acceptance or denial letters by May 1st. If you have been accepted to more than one college or university, you must accept one and decline the others.

Most scholarship application windows will begin closing by this point.

June - August
Schedule your student visa appointment and fill out all relevant forms.

Tuition payments are usually due one month prior to the start of classes.

September
Travel to the United States. Check in with your school's international student services department.

Register for classes. Begin learning!

APPLYING FOR A STUDENT VISA

Once you have been accepted to your college or university, you may apply for your student visa. There are two types of student visas, as well as a third option:

F-1 Student Visa

The F-1 Visa (Academic Student) allows you to enter the United States as a full-time student at an accredited college, university, or other academic institution. You must be enrolled in a program that culminates in a degree, diploma, or certificate and your school must be authorized by the U.S. government to accept international students.

J-1 Exchange Visitor Visa

The Exchange Visitor (J) non-immigrant visa category is for individuals to participate in work-based or study-based exchange programs. J-1 visa holders may participate in a variety of programs, serving as camp counselors, child or elder caregivers, medical interns, physicians, medical specialists, etc. The education field offers positions for J-1 holders as short-term scholars in secondary schools, colleges, and universities as well as teachers, trainees, research scholars, and professors.

EB-5 Immigrant Visa

The EB-5 Immigrant Investor Program is a means to stimulate the U.S. economy through foreign capital tied to job creation. For foreign nationals, the EB-5 program offers the opportunity to **gain permanent resident status through investment**. Children of EB-5 applicants are qualified to receive U.S. green cards, as well.

University applicants who hold green cards are not considered international students.

Applying as a domestic applicant increases a student's chances of admission by as much as *350 percent*. Green card holders also benefit from reduced college tuition, as they can qualify for in-state tuition, financial aid, and scholarships. Because they aren't subject to the same restrictions as international students, they can also work while studying, complete internships, or apply for postgraduate positions.

For more information on the EB-5 visa program, visit **eb5affiliatenetwork.com**.

THREE FORMS, THREE STEPS

Before you schedule your visa interview, you must fill out the following three forms in this order:

1. Form I-20 or DS-2019

The university will send you Form I-20 or DS-2019. This form is your proof-of-acceptance to a specific program with a specific start date. This form will provide you with your SEVIS number.

Sign and date the front page in **blue ink.**

2. I-901 SEVIS Fee

The Student and Exchange Visitor Information System (SEVIS) is an online U.S. government system to track and monitor student visa participants. It is required.

To activate your SEVIS number, pay the **$350** I-901 SEVIS fee at fmjfee.com, an official website of United States Citizenship and Immigration Services (USCIS).

This is a one-time fee for each program in which you enroll. It lasts from the time you are granted your visa until you leave the U.S. or change immigration status.

Print your receipt. You will need it during your visa interview.

3. Form DS-160

This is your Nonimmigrant Visa Application. You can apply for your student visa **no more than four months before** the scheduled start date listed on your Form I-20 or DS-2019.

It can be completed online at ceac.state.gov/genniv.

Print your confirmation page. It will be required at your visa interview.

Review the student visa information on the U.S. Department of State website and pay any additional fees that may be required of your home country.

YOUR STUDENT VISA INTERVIEW

Once you have been accepted to the university and have filled out the aforementioned forms, it is time for your visa interview. Schedule your F-1 or J-1 visa interview with your closest U.S. Consulate or Embassy by going to **ais.usvisa-info.com**. Pay the **application fee of $160**.

Student visas are a high priority for USCIS, so your wait time is usually only a couple of days. For a more comprehensive list of U.S. Consulates and Embassies, visit **usembassy.gov**.

VISA INTERVIEW DOCUMENTS CHECKLIST

- ❑ University acceptance letter
- ❑ Valid Passport
    - ❑ Must be valid at least **six months** into the future, with at least one blank page.
- ❑ Passport photo
    - ❑**5cm x 5cm**, no glasses, no alterations, hairline visible.
- ❑ Form DS-160 (Nonimmigrant Visa Application)
- ❑ I-901 SEVIS fee payment receipt
- ❑ Form I-20 or DS-2019 (Certificate of Eligibility for Nonimmigrant Student Status)
- ❑ Financial evidence used for Form I-20
    - ❑ Scholarship letters or 3 months of bank documents. You may be asked how you are paying for your studies. ❑ Academic transcripts
    - ❑ If these are in a language other than English, they must be accompanied by certified translations (see “College Application Document Checklist”).

Some countries may require additional documentation. Review all instructions from the U.S. Consulate or Embassy where your visa appointment will take place.

Visa Interview Tips

Be Brief
You will only have **2-3 minutes** with the consular officer. Keep your answers short.

Speak English
The interview will be conducted in English, not your native language.

Speak for Yourself
The consular officer wants to interview *you*. They want to hear *your* answers. Do not take family members with you.

Ties to your Home Country
Your main reason for going to the United States should be to study. You must explain how studying your chosen program will help your career *when you return home.*

You must also provide **strong reasons for returning to your home country** after your studies. These can include:

- Investments or financial prospects
- Family
- A job or career

Your visa could be denied if the Consular Official believes you intend to immigrate after you complete your studies, rather than return to your home country.

After Your Interview

Be prepared to:

- Be fingerprinted
- Pay a visa issuance fee (if applicable)
- Have your *passport collected* for visa issuance.
    - ○ You will be informed when/how it will be returned (by mail or pick-up).

If your visa is *denied*:

The consular officer is required to tell you, in written form, why you were denied. When you address these reasons, *you may reapply for your student visa.*

U.S. DEPARTMENT OF STATE
VISA RESOURCES FOR
TRINIDADIAN AND TOBAGONIAN STUDENTS

U.S. EMBASSY TO TRINIDAD AND TOBAGO
https://tt.usembassy.gov/visas/

U.S. NONIMMIGRANT VISA APPLICATIONS – TRINIDAD AND TOBAGO
https://ais.usvisa-info.com/en-tt/niv

REQUIRED DOCUMENTS FOR VISA APPLICATION – TRINIDAD AND TOBAGO
https://ais.usvisa-info.com/en-tt/niv/information/required_docs

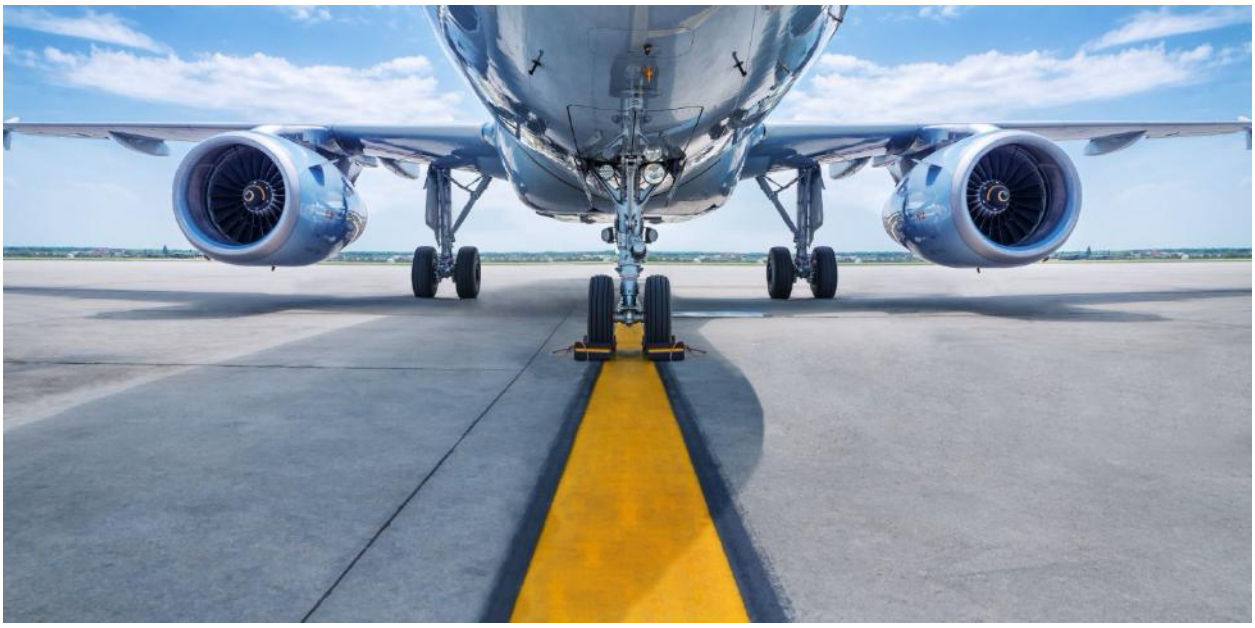
U.S. EMBASSY TO TRINIDAD AND TOBAGO

ADDRESS
US Embassy
15 Queen's Park West
Port of Spain

PHONE
(868) 622-6371

FAX
(868) 822-5905

TRAVELING TO THE UNITED STATES



International students may only enter the United States **within 30 days of their program start date.** This date is listed on your Form I-20. You *will not* be able to enter the country *after* this start date.

PRE-FLIGHT MEDICAL CHECKLIST

The U.S. healthcare system is notoriously expensive and complex. Before you fly:

- ❑ Schedule any **dental, eye, or medical exams** in your home country *before you leave*.
- ❑ Request **copies of all medical and immunization records** from your healthcare providers.
- ❑ Refill any prescriptions as far ahead as you can, until you get settled with a doctor in the United States.

CARRY-ON CHECKLIST

- ❑ Valid passport
- ❑ I-20 student visa
- ❑ Proof of university acceptance (acceptance letter, tuition receipts, etc.)
- ❑ Flight Itinerary
- ❑ Health insurance card
- ❑ Medical records and immunization records (copies, in English)
- ❑ Prescriptions
- ❑ Emergency contact list
- ❑ Cash in U.S. currency
- ❑ Debit or credit card
- ❑ Power adaptors for electronics

When You Arrive

In the Airport

Tell the airport immigration officer that you will be a student in the United States, so that they will admit you with student status.

Your entry will be automatically catalogued in a virtual Form I-94, proving your entry into the country. *You do not need to fill this out.* If you need your I-94 number, go to cbp.gov/i94. Your I-94 number will only be available *after* you enter the country.

Mandatory SEVIS Check-In

International students are *legally required* to complete a check-in process with their university to activate their SEVIS records and validate their immigration status.

You will need to provide these original documents:

- ❑ Valid passport with F-1 or J-1 visa

❑ I-20 or DS-2019

❑ I-94 record or number (“In the Airport”, above)

Failure to report to your university’s international student services office **will jeopardize your visa status**. Refer to your university’s international student services office for specific details.

Register for Classes

All students must register for their classes before the end of their school’s “add/drop” deadline. International students who *do not* register for classes in time **will fall out of status with USCIS.**

Your university website will provide you with instructions on how to register for classes.

LIFE IN AMERICA

Healthcare

The United States healthcare system can be extremely expensive, complex, and daunting. Here is a quick guide to help you navigate the basics.

University Health Insurance

Nearly every college or university requires all students to carry adequate health insurance in order to attend. The good news is most colleges and universities automatically enroll every student in the university's own health insurance plan.

If you wish to opt out of the university health insurance plan, you must sign a waiver and provide proof that you have your own private health insurance that meets the institution's requirements.

Insurance Card

Always carry your health insurance card as proof that you are insured. You must show this card to receive medical care or fill prescriptions. A new one will be issued to you every year.

Seeking Medical Care

Emergency: CALL 9-1-1

If you have a LIFE-THREATENING EMERGENCY, dial 911 on your phone. 911 is an emergency response service for FIRES, POLICE, or AMBULANCE. They will send an ambulance to your location and take you to the nearest hospital. Severe bleeding, chest pains, loss of vision, or a car accident all constitute life-threatening emergencies.

DO NOT USE THIS SERVICE unless your condition is a life-or-death emergency.

Please note that ambulances, emergency rooms, and hospitals in the United States are astronomically expensive without health insurance. A single night in the hospital can cost as much as your entire yearly college tuition. Even with insurance, your provider may not pay for everything.

Urgent Care Center

If you need **immediate** treatment for a **non-life-threatening condition,** most U.S. cities and towns have urgent care centers. These are open for longer hours of the day and are usually a little costlier than your primary care physician. *You do NOT need an appointment.*

Your Doctor

If you need treatment for a condition that is **not life-threatening**, schedule an appointment with your primary care physician (PCP), provided by your health insurance plan. You can always change this physician by contacting your health insurance provider.

Mailing Services

United States Postal Service (USPS)

USPS is the official postal service of the United States government. Mail is delivered to home addresses or post office boxes (“P.O. box”, for short) Monday through Saturday. USPS does not offer savings accounts or long-distance telephone service, like in some countries.

Private Express Mailing Companies

There are a number of private courier companies in the United States. The three largest and most reliable are FedEx (Federal Express), UPS (United Parcel Service), and DHL Worldwide. DHL may be more widespread in other countries but is not as common in the United States.

Never send cash through any mail service.

Shopping / Dining

Bartering

Bartering is not an accepted means for obtaining goods and services in the United States. Nor is negotiating the price of items acceptable, or even possible. A store clerk is not allowed to give you a cheaper price for an item. Do not try.

Sales Tax

Sales tax is similar to the value-added tax (VAT) found in many countries. It varies by state, and some cities and counties will have their own sales tax as well.

Sales tax is NOT included in the advertised price of goods and services in the United States. The price listed is NOT the final amount you will pay, since it does not include tax.

Tipping

Tipping is a common *and expected* practice in the United States to show your satisfaction with a service rendered. Leave a tip by giving money, generally **15-25% of the total cost of the service.**

ALWAYS TIP:

- Restaurant waiters/waitresses
- Taxi drivers
- Hair stylists and barbers
- Hotel cleaning staff (a few dollars or more)
- Hotel and airport porters (a few dollars or more)

Their wages depend on tips.

NEVER TIP:

- Government workers or customs officials
- Desk personnel
- Bus drivers
- Movie ushers
- Hotel clerks

U.S. Currency

DOLLARS

The U.S. dollar (USD) is the official currency of the United States of America. It is distributed in various paper bills worth $1, $5, $10, $20, $50, and $100.

COINS

Coins are a fraction of the U.S. dollar. These fractions are known as cents (¢). There are 100 cents in a dollar.

Penny = 1¢

Nickel = 5¢

Dime = 10¢

Quarter = 25¢

You may see two other coins that are *far* less common, but still legal:

Half-dollar = 50¢

Gold dollar coin (or, Sacagawea coin) = $1

Bank Accounts

You may want to open a U.S. bank account in order to more easily access and deposit funds from your home country. There are two main types of bank accounts. Most citizens and visa holders open one of each:

Checking Account

A checking account allows you to make purchases and pay bills, by check or debit card, with immediate access to your funds. Mailing a check is far safer than mailing cash, and you can easily withdraw cash from your account at an automatic teller machine (ATM) by using your debit card.

Please note that all ATMs charge a small fee for withdrawal, unless the ATM is run by your chosen bank.

Savings Account

A savings account allows you to earn interest on the account balance. You typically cannot withdraw funds every day from a savings account, and very rarely can write a check from one. You can easily transfer this interest-earning money to your checking account at any time to use for purchases and payments.

Transferring Funds Internationally

Check with your bank to find which transfer option works best for you. Generally, the best ways to transfer money to the United States are:

Wire Transfer

This is a transfer directly from your home bank to your U.S. bank. It is usually the fastest way to transfer money, and therefore the most expensive.

Bank Check

This check (also known as a “cashier’s check) is drawn on a U.S. bank in U.S. currency.

CULTURAL VALUES IN AMERICA

Individuality & Equality

Americans believe their individuality is central to their identity. Even in groups, Americans still consider themselves as special, or a little different from the others. American children are taught from an early age to be independent and self-reliant, to look out for their own self-interest and make their own decisions.

This respect for their own individual nature extends to a respect for the individuality of others in terms of religion, gender, nationality, race, ethnicity, or sexual orientation. Americans believe in free speech, but do not condone behavior that harms others. All Americans believe that everyone should have an equal chance to succeed in life, no matter who they are.

Competitiveness & Teamwork

Americans place a very high value on achievement, especially personal achievement. They believe their individual performance is an important measure of success, and constantly compete against one another in friendly, and less friendly, ways. Americans judge the success of a Hollywood movie, for instance, by ticket sales not quality. Books are judged by how many copies they sold, not by how engaging they are. Even in conversation, the American nature of banter and quick wit, of “getting the last word in”, is a friendly form of competition.

Yet Americans also have a terrific sense of teamwork when working toward a larger goal. Being both a team player and having a high level of individual performance are considered two important measures of success in the American workplace.

Informality & Directness

American culture is largely informal. Americans dress casually, entertain in a relaxed manner, and treat others with the same level of easygoing familiarity and respect, no matter their age or rank. Students and professors often call each other by their first names.

Personal opinion is more important than personal honor to Americans. They are comfortable expressing their opinions on nearly any subject at nearly any time. They get to the point quickly and may seem blunt. In conversation, they may discuss topics or problems that may be embarrassing or offensive to your own culture. But this frankness helps Americans to talk through any disagreements themselves.

CULTURAL COMPARISONS
TRINIDAD AND TOBAGO & U.S.A

TRINIDADIAN AND TOBAGONIAN CULTURE	U.S. CULTURE
OFFICIAL LANGUAGE English	OFFICIAL LANGUAGE No official language, but English (American English) is used by nearly all.
RELIGION Christians 60%, Hindu 24%, Muslim 6%, other 10%	RELIGION Christian (all denominations) 75%, atheist 15%, Judaism 1.5%, Islam 0.5%
CLIMATE Tropical; rainy season (June through December)	CLIMATE Mostly temperate, with tropical (Hawaii, Florida), arctic (Alaska), arid (southwest)
GREETINGS A verbal greeting and/or a simple nod of acknowledgment in a casual setting. Handshake is common in a more formal setting.	GREETINGS Handshake, “How are you”, not expected to reply with a real answer (“I’m good” will suffice).
CONVERSATION / MEETINGS Can be very direct and to the point but often soften the impact of any criticism with a self-deprecating joke. Business protocol tends to be very Anglicized and cosmopolitan.	CONVERSATION / MEETINGS Blunt, “to the point” statements. Loud voices. Wit and humor are prized. Meetings have a scheduled end-time.
DINING / ENTERTAINING Friendly and hospitable. Bring small gifts to show your appreciation.	DINING / ENTERTAINING Informal atmosphere. Comfortability and cleanliness are prized.

SOCIETY / FAMILY Multiple generations of a family tended to live together or in close proximity.	SOCIETY / FAMILY Individualism: individual goals & success, “anyone who works hard can make it” mentality, small nuclear family.

ONE LAST TIP

Greetings

Informal greetings like **“hi**” or **“hello”** are always acceptable.

When greeting each other, you may find Americans asking, **“How are you?”** or **“How’s it going?”**, or the very informal **“What’s up?”**. *These are greetings, not actual questions.*

You are not expected to answer the question with what is actually going on in your life. No matter how good or bad things are, most Americans just respond with **“I’m good, thank you”** or **“I’m well, thank you**”.

But the most important greeting of all is one which we at **EB5 Affiliate Network** hope to offer to you, when you complete your visa journey:

“Welcome to the United States of America.”

Provided by

EB5 AFFILIATE NETWORK

For more information on the EB-5 Immigrant Investor Program, visit

www.EB5AN.com