F-1 STUDENT STATUS ELIGIBILITY INFORMATION

NOW THAT YOU ARE PLANNING TO BE A STUDENT THERE ARE TWO THINGS YOU MUST REMEMBER!

1. DO NOT ENTER THE U.S. WITH A B-1, B-2, OR B-1/2 VISA
   If you use a B visa to enter the U.S. you are saying "I'm here as a visitor" only. Since you contacted our school about study, this would be viewed as a "fraudulent entry" and you could be refused permission to stay longer than six months or to extend or change your status. Do not listen to people who say it is easy to enter the country as a visitor and change your status. It is not true! B visitors are prohibited by U.S. law from pursuing a course of study prior to obtaining a change of status to F-1 student.

   If your study plans are not certain and you want to enter the U.S. to visit schools, you must explain this on your visa application and ask the visa officer for a B-2 visa with the words "Prospective student" noted on it or have the words added to your B visa if you already have one.

2. DO NOT ENTER THE U.S. WITHOUT A VISA (unless you are Canadian)
   If you are from a country from which you can enter the U.S. as a visitor by showing a round trip airline ticket, do not do this. If you enter without a visa, you will be permitted to stay for only 90 days. You will not be given more time or allowed to change to student status. (NOTE: Canadians do not require a visa, but do require an I-20.)

WHAT IS A FORM I-20 AND WHY DO YOU NEED ONE?

A form I-20 is a government form that tells the U.S. government that you are eligible for F-1 Student Status. It certifies that (1) you are or expect to be a "bona fide" student; (2) you meet our admissions requirements; (3) you will pursue a full course of study; (4) you proved to us that you have enough money to study and live in the U.S. without working illegally or suffering from poverty.

You need a Form I-20 to obtain an F-1 student visa or status, or to keep lawful F-1 status when transferring or changing schools within the U.S. (Canadians also require an I-20 to qualify for F-1 Student Status)

DOES EVERYONE NEED A FORM I-20?

No. J-1 students need a Form DS-2019 and should ask us for that application. B Visitors and F-2 dependents must obtain an I-20 and apply for a change of status to F-1 student to pursue a course of study that is not a vocational or recreational in nature. If you are maintaining another nonimmigrant status in the U.S., you do not have to have an I-20 and may attend school full- or part-time. Dependent children in E, H, I, J, L, M, N, O, P, R, or S status need to change status after their 21st birthday or if they marry. If you have no legal status, you may attend school but you are not eligible to change status and do not need an I-20.
The Department of Homeland Security requires that F-1 students complete a “school transfer” when beginning studies at a new school.

WHAT YOU HAVE TO DO BEFORE A NEW I-20 CAN BE ISSUED

1. Complete the enclosed F-1 Transfer-In Information form and submit it to the international student advisor at your current school. A copy of this form with Part 1 completed is also to be submitted with your MSU Law Application for a Form I-20.
2. Schedule a “release date” with your current international student advisor for your F-1 record to be transferred to MSU Law. Without this information your MSU Law Form I-20 cannot be issued.

Important: If you are completing (or have completed) your program of study or Optional Practical Training (“OPT”), you have a 60-day period following this completion to have your F-1 record transferred to MSU Law. Your F-1 student status ends 60 days after you complete your program of study or OPT.

3. Complete the enclosed MSU Law Form I-20 Application and submit it with all required documentation to this office.

HEALTH CARE & HEALTH INSURANCE IN THE UNITED STATES

Health care in the United States is very expensive. People who need medical care must pay a great deal of money, unless they have health insurance.

People without health insurance risk extremely high costs and financial devastation in the event of even a moderate health problem.

Health insurance in the United States is complicated – for citizens and non-citizens alike! People who come to the United States often find that dealing with medical issues here can be both confusing and costly.

Health insurance in the United States is largely privatized. This means that individuals and families are responsible for making their own health insurance arrangements.

Health insurance is the key to quality health care! When you have health insurance, it gives you:

- Access to many more doctors
- Lower prices for doctor visits
- Lower prices for medicine
- Protection against catastrophic financial loss in the event of a serious illness/injury or pregnancy
Very little health care assistance is provided by the government. Visitors from other countries (including international students and families) are not given any health care assistance by the government.

Even with health insurance, you must be prepared to pay at least a small amount for your health care costs. No health insurance covers 100% of all health care costs. You must often pay a small amount each time you receive health care. This is called a “co-pay” or a “deductible”.

HEALTH INSURANCE IS PART OF YOUR FINANCIAL RESPONSIBILITY WHEN COMING TO THE UNITED STATES!

All F-1 students, J-1 students, and J-1 scholars are required by Michigan State University to carry health insurance at all times.

MSU offers a health insurance policy in partnership with Aetna Insurance Health. For more information regarding student health insurance, visit the following website: http://www.hr.msu.edu/benefits/studenthealth/studentplan.htm.

Students who purchase their own private health insurance may request an “insurance waiver”, which is an exception from the mandatory health insurance plan. Students may qualify for the waiver by providing proof that their private health insurance meets certain minimum requirements. The health insurance waiver may be requested online at the following website: http://www.hr.msu.edu/benefits/studenthealth/WaiverRequirements.htm.

THESE ARE THE RULES FOR GETTING YOUR FORM I-20

1) YOU MUST BE A "BONA FIDE" STUDENT, ACCEPTED TO A FULL-TIME PROGRAM OF STUDY.

2) YOU MUST PROVE TO US THAT YOU CAN SUPPORT THE COSTS OF LIVING AND STUDYING IN THE U.S. FOR EVERY YEAR OF YOUR PROGRAM OF STUDY. U.S. LAW REQUIRES THIS.

- DO NOT EXPECT THAT YOU WILL BE ABLE TO WORK IN THE U.S. TO HELP MEET YOUR ANNUAL COSTS! On-campus employment is limited and competitive; off-campus employment is strictly controlled by U.S. Citizen and Immigration Services.

- CAREFULLY REVIEW the “Total Estimated Costs” included with the I-20 Information Form. THIS IS THE AMOUNT THAT YOU MUST PROVE THAT YOU CAN SUPPORT FOR EVERY YEAR IN YOUR PROGRAM OF STUDY. (Estimate a minimum of three years if you are enrolling in the Juris Doctor (J.D.) program, or one year for the Master of Laws (LL.M.) program.)

- THESE REQUIREMENTS ARE NOT NEGOTIABLE. They represent a modest average budget that does not include luxuries of any kind. We strongly recommend that you budget at least 10% more if possible. Too little money causes pain and distress. We insist that students and their families look closely at the cost of living and studying in the U.S. and make careful plans to be sure your needs will be met.
• EXPECT ANNUAL INCREASES in tuition and living costs of approximately 10%.

3) READ AND FOLLOW THE FOLLOWING INSTRUCTIONS VERY CAREFULLY. YOU CANNOT COMPLETE THIS PROCESS WITHOUT FOLLOWING THEM STEP-BY-STEP. Sometimes, we may have to ask you to give us more evidence of your financial ability; perhaps more than once. The U.S. government requires that we be absolutely sure, to the best of our ability, that you will have enough financial support to cover the full costs of your stay in the U.S.

SOURCES OF FINANCIAL SUPPORT

YOUR FINANCIAL SUPPORT CAN COME FROM ANY COMBINATION OF THE FOLLOWING SOURCES IN THE U.S. OR ABROAD.

1. FUNDS FROM “SPONSORS” (parents, relatives, friends, organizations). You may have as many sponsors as you need. Sponsors may provide you with support in the form of cash and/or room and board. Free room and board is when you live with someone and don’t have to pay for your room or food.

WARNING #1
It is highly recommended that at least part of your financial support come from your home country. This is important for getting your student visa!

WARNING #2
A sponsor should promise only as much money as he or she is able to give you. Some sponsors believe that the more money they promise to give the easier it will be to get your I-20. THE MOST COMMON REASON FOR REJECTION OF FINANCIAL DOCUMENTS IS THAT WE DO NOT BELIEVE THE SPONSOR CAN AFFORD TO GIVE AS MUCH AS PROMISED. A sponsor should promise only what he or she intends to give and only as much as can be afforded.

2. PERSONAL FUNDS that come from your own resources, not those of your relatives. Unless you have enough cash to support yourself for your entire program of study or can prove other sources of personal income, you will need a sponsor with an income sufficient to support you.

3. FUNDS FROM THIS SCHOOL such as, a scholarship, assistance, or fellowship. Not all College support covers the entire program of study or all expenses, so you may need additional support to meet your minimum annual costs.
DOCUMENTARY EVIDENCE REQUIREMENTS

COMPLETE THE APPLICATION FOR THE FORM I-20 (attached) AND SUBMIT IT WITH ALL THE NECESSARY EVIDENCE OF FINANCIAL CAPABILITY DIRECTLY TO THE Office of Admissions, BY MAIL OR FAX.

ALL DOCUMENTS YOU GIVE US MUST BE:

1. Less than two months old.
2. In English. *(We cannot review documents that are not in English!)*
3. Photocopies or faxes, not originals. You will need the originals of all the documents you have sent us to take to the American Embassy when we send you your I-20.

EVIDENCE REQUIRED:

SPONSORS OF CASH SUPPORT:

1. AFFIDAVIT OF ANNUAL CASH SUPPORT. This form may be photocopied for each sponsor. All questions must be answered. This form must be notarized.
2. PROOF OF INCOME
   
   Individual Sponsor (any of the following):
   - Income tax returns or receipts with most recent pay stub, *or*
   - Pay stubs for the last six months, *or*
   - Bank/investment statements for the last six months

   Company sponsor
   - Submit tax returns and business registration and licenses

WARNING #3

If there is no proof of income provided with a bank statement, the statement balance will be totaled and divided by the number of years in your program of study to determine the amount available to you for each year.

WARNING #4

The income of a company is not the income of the owner of the business and will not be accepted as proof of income. The owner/sponsor must still provide proof of income as well as the business registration and licenses.
3. BANK STATEMENTS for the last six months showing balances and deposits, in the name of the sponsor only.

**WARNING #5**
If a bank statement is in the name of more than once person, each individual must submit an affidavit of support.

**WARNING #6**
We cannot accept bank statements that do not specify monthly balances and deposits!

**SPONSORS OF FREE ROOM AND BOARD**

1. AFFIDAVIT (notarized) OF FREE ROOM AND BOARD
2. PROOF OF INCOME (any of the following):
   - Income tax returns or receipts with most recent pay stub, or
   - Pay stubs for last six months, or
   - Bank/investment statements for the last six months
3. PHOTOCOPY OF LEASE, DEED, RENT RECEIPTS, OR PHONE BILL

**WARNING #7**
If you are presently in the U.S., you must be living with the sponsor at the time of filling this application for this to be counted towards your means of support.

**PERSONAL FUNDS**

BANK/ASSET STATEMENTS in your name, for the last six month, showing balances and deposits.