YDN
Young Adults Development Network

Step-by-Step Guide to a U.S. Student Visa (F-1) and Scholarships for International Students

By: The Young Adults Development Network (YDN)

Executive Summary

- Most international students who want to study full-time at a U.S. college or university need an **F-1 student visa**. (Travel.gov)

- The process has **two tracks** that must move together:

  - **Education track:** admission to a **SEVP-certified** school that can issue Form **I-20**. (Study in the States)

  - **Immigration track: SEVIS I-901 fee**, **DS-160 visa form**, **interview** at a U.S. embassy or consulate, and **visa decision**. (U.S. Immigration and Customs Enforcement)

- A strong application proves three things:

  - You are a **real, qualified student** (USCIS)

  - There is a **credible plan to pay** tuition and living costs (scholarships + family + other support); (EducationUSA)

  - You **intend to return home** after your studies (non-immigrant intent). (USCIS)

- Key steps in order:

- ○ Clarify study goals and level (high school, bachelor's, master's, PhD, language, vocational).

- ○ Find **SEVP-certified** schools and programs. ([Study in the States](#))

- ○ Build a **funding plan** (family support, scholarships, school aid, sometimes loans).

- ○ Apply to schools and get **admission + Form I-20**. ([Study in the States](#))

- ○ Pay the **SEVIS I-901 fee** at **FMJfee.com** and keep the receipt. ([U.S. Immigration and Customs Enforcement](#))

- ○ Complete the **DS-160** online and **schedule the visa interview** using the instructions on the local U.S. embassy/consulate and appointment-service site (often USTravelDocs). ([CEAC](#))

- ○ Prepare documents and answers; attend the **visa interview**.

- ○ If approved, receive the visa, travel to the U.S., and **maintain F-1 status** (full-time study, limited work, on-time program completion). ([USCIS](#))

- Scholarships and financial aid come mainly from:

  - ○ **U.S. colleges and universities** (institutional scholarships & assistantships). ([NAFSA](#))

  - ○ **Government-backed or major programs** like **Fulbright** (graduate only) and **Mastercard Foundation Scholars** (selected partner institutions). ([foreign.fulbrightonline.org](#))

  - ○ **EducationUSA scholarship listings** and global databases (NAFSA, scholarship search tools). ([EducationUSA](#))

- Policies, fees, and school eligibility change. **Always confirm the latest rules** on:

- **Travel.State.Gov** (visa rules), ([Travel.gov](#))

- **Study in the States / ICE SEVP** (schools, SEVIS), ([Study in the States](#))

- Your local **U.S. embassy/consulate** website, and

- Your specific **school's international office**.

End of Summary (learn more below)

Full Process

1. Background & Why It Matters

Studying in the United States is a big decision. It affects your education, finances, family, and long-term career. It also requires navigating two systems at the same time:

- **The U.S. education system** (admissions, tuition, and scholarships), and

- **The U.S. immigration system** (visas, SEVIS, border entry, status rules).

For most full-time academic programs at colleges and universities, the correct path is the **F-1 student visa**. (Travel.gov)

Because of recent changes in immigration and education policy (such as adjustments to visa appointment priorities and tighter vetting requirements), it is no longer safe to rely on **old blogs or social media threads**. (USAGov)

A reliable guide must:

- Follow **official sources** and current regulations;

- Explain each step in **plain language**.

- Help you **avoid fraud and mistakes**;

- Show how **scholarships and financial aid** fit into the visa story.

- Work for students from many backgrounds, not just one country or community.

This document is written as a **general, step-by-step roadmap** for international students seeking a U.S. student visa and funding. It does **not** replace legal advice, but it helps you understand the process and ask better questions.

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2. Evidence & Insights (Rules and Systems Behind the Process)

2.1 Visa types for study

- **F-1** - Academic students in full-time programs at SEVP-certified colleges, universities, high schools, language schools, and some other institutions.

- **M-1** - Vocational or technical training in SEVP-certified programs (for example, some technical institutes).

- **J-1** - Exchange visitors (short-term exchanges, some government-funded scholarships like certain Fulbright programs). (Travel.gov)

Most degree-seeking international students use an **F-1**.

2.2 SEVP, SEVIS, and Form I-20

- The **Student and Exchange Visitor Program (SEVP)**, run by U.S. Immigration and Customs Enforcement (ICE), certifies schools that can enroll F-1 and M-1 students. Only **SEVP-certified** schools can issue **Form I-20**. (Study in the States)

- The **Student and Exchange Visitor Information System (SEVIS)** is the database that tracks international students' status from the time a school issues an I-20 through the entire period of study. (U.S. Immigration and Customs Enforcement)

- **Form I-20** is the official document a school issues after admission and proof of funding. It is required for paying the SEVIS fee and applying for an F-1 visa. (Study in the States)

2.3 Eligibility basics

U.S. policy defines core requirements for F-1/M-1 status: (USCIS)

- You must be a **bona fide student** qualified for a full course of study.

- You must seek to enter the U.S. **temporarily and solely** to study.

- You must attend a **SEVP-certified** institution.

- You must show **sufficient financial resources**.

2.4 Federal vs. non-federal aid

Most international students are **not eligible** for U.S. federal student aid (government grants and loans), except for a small group of "eligible noncitizens" (such as some permanent residents and certain humanitarian categories). ([Federal Student Aid](#))

Financial support usually comes from:

- Scholarships and grants from U.S. colleges/universities ([NAFSA](#))

- Home-country governments or organizations ([EducationUSA](#))

- Major international scholarship programs (for example, **Fulbright** for graduate study, **Mastercard Foundation Scholars** at partner institutions) ([foreign.fulbrightonline.org](#))

- Private or non-governmental scholarship foundations ([NAFSA](#))

- Personal or family funds.

2.5 Work rules for F-1 students

- On **F-1**, students may usually work **up to 20 hours per week on campus** during the academic term, and more during official breaks, as long as their status is maintained. ([USCIS](#))

- Off-campus work (such as **CPT** or **OPT**) is possible only under tight rules, usually after at least one academic year and with authorization. ([USCIS](#))

- Violating work-hour limits or working without authorization can result in **loss of status** and serious immigration consequences. ([LegalClarity](#))

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3. Lived Experience & Community Voice (General Patterns, Not One Story)

Across different countries and backgrounds, successful international students tend to share several patterns:

- They start **early** (often 12-18 months before the program start date). ([USAGov](#))

- They treat the process as a **project**, not a last-minute application: documents organized, deadlines tracked, and tasks shared between family members when possible.

- They rely on **official information and reputable advisors**, especially **EducationUSA centers**, rather than unverified agents or social-media rumors. ([EducationUSA](#))

- They are honest when something is complicated, such as a gap in studies, family hardship, or previous visa refusals, and they prepare clear explanations instead of hiding facts.

At the same time, many students run into difficulties because:

- Their funding plans are **unclear or unrealistic** (for example, assuming off-campus work will pay all tuition). ([USCIS](#))

- They apply to schools that are **not SEVP-certified**, or whose certification changes, because they did not check the current official list. ([Study in the States](#))

- They depend on agents who **fabricate bank statements or fake documents**, which can lead to bans and long-term damage.

This guide is designed to help any reader **avoid those traps** and move step-by-step in a way that respects both their dreams and U.S. law.

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4. Comparative & Best-Practice Scan

While every country has its own system, some best practices are common across major study destinations (U.S., Canada, U.K., Europe, etc.):

- **Separate admission from the visa.** First, qualify academically and gain admission to an approved institution; then handle immigration. The U.S. follows this model through SEVP certification and I-20 issuance. ([Study in the States](#))

- **Use official portals.**

  - For the U.S.: **Travel.State.Gov** for visa rules, **CEAC/DS-160** for nonimmigrant visa applications, and official embassy sites for appointments. ([Travel.gov](#))

  - For school certification: **Study in the States** and ICE SEVP resources. ([Study in the States](#))

- **Build a balanced funding package.** The strongest funding plans combine scholarships, family support, and, where allowed, limited work, rather than relying on a single unstable source. ([NAFSA](#))

- **Leverage national advising networks. EducationUSA** is widely recognized as the official advising network for U.S. study and is considered a best practice for reliable guidance. ([EducationUSA](#))

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5. Options & Tradeoffs

5.1 Academic level and institution type

- **Secondary/high school or exchange** → sometimes F-1, sometimes J-1; rules and funding differ.

- **Undergraduate (Bachelor's)** → usually F-1; funding often depends on institutional scholarships and family resources. ([NAFSA](#))

- **Graduate (Master's / PhD)** → F-1 or J-1; more access to funded programs (assistantships, stipends, Fulbright, etc.). ([foreign.fulbrightonline.org](#))

Choosing between:

- **Community colleges** (lower cost, easier admission, then transfer) vs. **universities** (more direct but often higher cost).

- **Public** vs. **private** institutions (tuition differences; some public universities have distinct policies for international students).

5.2 Scholarships and funding

Tradeoffs include:

- **Highly competitive full scholarships** (e.g., Fulbright graduate awards, some Mastercard Foundation Scholars placements) vs. broader but smaller partial scholarships. (foreign.fulbrightonline.org)

- **Need-blind, full-need schools** for undergraduates (small number, very competitive) vs. more accessible schools with partial aid. (CollegeVine)

- **Loan-heavy options** (including some private loans) vs. **grant-based funding** that does not require repayment. (Sallie)

5.3 Location and risk

- Some institutions and regions may experience **policy or funding changes** that affect the ability to host international students (for example, changes to SEVP certification or scholarship program budgets). ([Study in the States](Study%20in%20the%20States))

- Students can reduce risk by checking the **current SEVP status** of schools, reading recent news, and having alternative choices. ([Study in the States](Study%20in%20the%20States))

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6. Core Recommendations (Prioritized, Feasible, Measurable)

1. **Start at least 12-18 months before your intended start date.**

2. **Use official tools** to choose only SEVP-certified programs. ([Study in the States](#))

3. **Build a written funding plan** that covers at least the first year's full cost of attendance (tuition + fees + living + insurance + travel). ([USAGov](#))

4. **Apply to multiple schools** at different selectivity and cost levels to increase chances of admission and aid. ([Scholarship Roar](#))

5. Once admitted, **follow the official visa steps in order** (I-20 → SEVIS → DS-160 → interview). ([Study in the States](#))

6. **Avoid fake documents and unauthorized agents.** Work with **EducationUSA**, your school's international office, or licensed professionals instead. ([EducationUSA](#))

7. After arrival, **maintain F-1 status** (full-time study, address updates, work rules) and file any required tax documents. ([USCIS](#))

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7. Implementation Plan (Step-by-Step Timeline)

Step 0 - Clarify Your Goal

● Decide your **academic level** (high school, bachelor's, master's, PhD) and **field of study** (for example, biochemistry, engineering, public health).

● Define your **timeframe** (e.g., "I want to start in August 2027").

Step 1 - Research Programs and Confirm SEVP Certification

1. Use the **Study in the States School Search** to find SEVP-certified schools by name, state, education level, and visa type. ([Study in the States](#))

2. For each potential school:

    ○ Check the program details for your subject.

- Check tuition and fees.

- Confirm that the school is still SEVP-certified (certification can change). ([Study in the States](#))

Step 2 - Build an Initial Funding Plan

1. Estimate the **total cost of attendance** (COA) for each school using their official websites (tuition, fees, housing, meals, insurance, books, personal expenses). ([NAFSA](#))

2. List potential funding sources:

   - Family or personal savings;

   - Institutional scholarships (merit or need-based);

   - External scholarships (national, international, or from organizations);

   - Approved loans (if any);

   - Limited on-campus work as a **supplement**, not the base. ([USCIS](#))

3. Use **EducationUSA's financial aid/scholarship search** to find programs that fit your degree level and country. ([EducationUSA](#))

Step 3 - Apply to Schools

1. Narrow to a realistic list (for example, 3-8 schools, mixing "reach," "match," and "safety" options).

2. Prepare:

   - Academic transcripts and diplomas;

   - Standardized tests, if required (e.g., TOEFL/IELTS, SAT/ACT, GRE/GMAT);

   - Letters of recommendation;

- ○ A personal statement or statement of purpose;

- ○ Portfolio or research samples, if relevant.

3. Submit applications following each school's deadlines and instructions.

Step 4 - Secure Admission and Form I-20

1. When a school admits you and verifies your financial documents, it may issue **Form I-20** (Certificate of Eligibility for Nonimmigrant Student Status). ([Study in the States](#))

2. Check all details on the I-20 carefully:

   - ○ Your name, date of birth, and SEVIS ID;

   - ○ Program name and level;

   - ○ Start and end dates;

   - ○ School's SEVIS status.

3. If there are errors, contact the **Designated School Official (DSO)** immediately to correct them. ([Study in the States](#))

Step 5 - Pay the SEVIS I-901 Fee

1. Go to the official **FMJfee.com** site linked from ICE SEVP and Study in the States. ([U.S. Immigration and Customs Enforcement](#))

2. Enter your SEVIS ID from the I-20 and follow instructions to pay the **I-901 SEVIS fee** (separate from visa fees).

3. Print and save the **payment receipt**; you must bring it to your visa interview.

Step 6 - Complete the DS-160 Nonimmigrant Visa Application

1. Access the DS-160 through the official **Consular Electronic Application Center (CEAC)** or via **Travel.State.Gov**. ([CEAC](#))

2. Complete the form carefully:

   ○ Personal information;
   ○ Travel details;
   ○ U.S. contact (your school);
   ○ Work/education history;
   ○ Security questions;
   ○ **Social media identifiers**, if requested (list all accounts truthfully; do not omit). ([AP News](#))

3. Upload a passport-style photo that meets U.S. requirements, if required.

4. Review every entry, then submit the DS-160 and print the **confirmation page with barcode**.

Step 7 - Pay the Visa Fee and Schedule the Interview

1. Follow instructions on your local **U.S. embassy or consulate** website to:

   ○ Create a profile on the official visa appointment platform (in many countries, **USTravelDocs**) ([USTravelDocs](#))

   ○ Pay the **non-immigrant visa application fee (MRV)**.

   ○ Schedule a **visa interview**. ([Travel.gov](#))

2. Keep your **receipt** and **appointment confirmation**.

Step 8 - Prepare for the Interview

Organize a clear file with (at minimum):

● Valid passport;

● DS-160 confirmation page;

● Visa appointment confirmation;

● Original Form I-20;

- I-901 SEVIS fee receipt;

- Recent passport photo (if required);

- Financial evidence (bank statements, scholarship award letters, sponsor letters, etc.);

- Academic transcripts, test scores, and admission letters;

- If applicable: proof of strong ties to your home country (family, current studies, job offers, property, community roles). (Travel.gov)

Practice answering calmly in English (or the language used at your interview):

- Why this program, this school, and the U.S.?

- How will you pay for your studies?

- What will you do after graduation?

Step 9 – Attend the Interview
- Arrive early with all documents.

- Answer honestly, clearly, and briefly.

- The officer may approve, deny, or request more information.

If approved, your passport is kept for visa printing and then returned according to local procedures.

Step 10 - Travel to the U.S. and Maintain Status
- You may generally **enter up to 30 days before** the program start date listed on your I-20. (Travel.gov)

- At the U.S. port of entry, present your **passport with visa** and **I-20**.

- Once in the U.S., you must:

  - Attend the school listed on your I-20;

○ Enroll full-time each term;

○ Follow on-campus and off-campus **work rules**; ([USCIS](#))

○ Report address changes and other required updates to your DSO;

○ File required **tax forms** each year, even if income is limited or zero. ([The Times of India](#))

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8. Scholarships & Financial Aid: Step-by-Step Integration

8.1 Understand what you can and cannot expect

● Most international students **cannot access** U.S. federal grants and loans, with limited exceptions for specific noncitizen categories. ([Federal Student Aid](#))

● Scholarships, institutional grants, family support, and sometimes private loans must cover the majority of costs. ([NAFSA](#))

8.2 Main categories of funding

1. **Institutional aid from U.S. colleges/universities**

   ○ Many schools offer merit or need-based scholarships to international students; some are **need-blind/full-need** but highly competitive. ([CollegeVine](#))

   ○ Check each school's "financial aid for international students" page.

2. **Government-backed and major international programs**

   ○ **Fulbright Foreign Student Program** - fully funded graduate-level study/research for selected countries; usually J-1; affected by current funding and governance decisions, so check country-specific pages for up-to-date status. ([foreign.fulbrightonline.org](#))

   ○ **Mastercard Foundation Scholars Program** - supports talented African students at partner institutions in Africa and beyond

(including some North American universities); application is through the partner institutions themselves. (mastercardfdn.org)

3. **EducationUSA and national scholarship listings**

   ○ **EducationUSA** provides a global database of "Special Opportunities and Financial Aid" that can be filtered by country, degree level, and other factors. (EducationUSA)

   ○ Professional organizations like **NAFSA** host links to multi-scholarship search tools. (NAFSA)

4. **Private and nonprofit scholarships**

   ○ Numerous organizations and online platforms list scholarships specifically for international students in the U.S. (for example, curated lists of "top 25 scholarships" or "fully funded scholarships"). These can be helpful starting points, but must always be verified against official program websites. (Scholarship Roar)

8.3 How scholarships interact with the visa
- The **I-20** will list the amount of funding from the school (scholarships, assistantships), the amount you must provide, and other sources.

- During the visa interview, your **financial proof** must align with the I-20 and show that all costs are covered by **real, verifiable sources**. (USCIS)

- Visa officers look for consistency between what the school says, what your documents show, and what you say in your interview.

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11. Call to Action

For prospective students:

- **Today:**

  ○ List your academic goals and timeframe.

- Bookmark **Travel.State.Gov**, **Study in the States**, **ICE SEVP**, **EducationUSA**, and your nearest U.S. embassy website. (Travel.gov)

- **Within 30 days:**

  - Identify at least **five SEVP-certified schools** that match your interests and budget.

  - Contact **EducationUSA** for a free advising session.

- **Within 100 days:**

  - Apply to multiple schools and at least a few scholarships.

  - Draft a realistic funding plan and check it against each school's cost of attendance.

- **Within 1 year (or earlier, depending on deadlines):**

  - Secure an admission offer and an I-20.

  - Pay the SEVIS fee, complete the DS-160, schedule the interview, and prepare thoroughly.

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Key Messages

- "Admission to a school is not enough; you need the right visa, and both processes must move together."

- "Always confirm that a school is SEVP-certified **now**, not just in the past."

- "A strong student visa case is three things: a real study plan, real funding, and a real future plan at home."

- "If an advisor suggests fake documents, don't take them. Your future is worth more than a shortcut."

- "Scholarships are part of your visa story; they must be real, documented, and consistent with your I-20."

Action Plan (Immediate, 30-Day, 100-Day, 1-Year)

Immediate
- Clarify your degree level and field of interest.

- Save and organize key links (Travel.State.Gov, Study in the States, ICE SEVP, EducationUSA, embassy site). (Travel.gov)

30-Day Horizon
- Use SEVP **School Search** to identify a list of potential programs. (Study in the States)

- Attend an **EducationUSA** info session (in-person or online). (EducationUSA)

- Map your estimated total cost of attendance at two or three target schools. (NAFSA)

100-Day Horizon
- Submit complete applications to schools and several scholarships. (EducationUSA)

- Prepare or improve language-test scores if required.

- Begin preparing financial documents in the exact format schools and embassies require.

1-Year Horizon
- Receive an admission offer, verify SEVP certification again, and obtain the I-20. (Study in the States)

- Pay the SEVIS fee, complete DS-160, schedule and attend the visa interview. ([U.S. Immigration and Customs Enforcement](#))

- If approved, prepare for travel, arrival, and maintaining F-1 status; if refused, review reasons and seek credible guidance before any re-application.

Risks & Mitigations

- **Risk: Outdated or unofficial information leads to errors.**

  - *Mitigation:* Always cross-check with **Travel.State.Gov**, **Study in the States**, ICE SEVP, and official embassy pages before acting. ([Travel.gov](#))

- **Risk: Choosing a school that is not (or no longer) SEVP-certified.**

  - *Mitigation:* Verify SEVP status using the **School Search** and recent certified-school lists before applying and again before accepting an offer. ([Study in the States](#))

- **Risk: Weak or inconsistent financial documentation.**

- ○ *Mitigation:* Align I-20 data, bank statements, scholarship letters, and sponsor letters; avoid sudden, unexplained deposits; keep clear records. (USCIS)

- **Risk: Fraudulent agents or fake documents.**

  - ○ *Mitigation:* Use **EducationUSA** and school advisors; avoid any service that suggests falsifying documents or "guaranteed visas." (EducationUSA)

- **Risk: Violating work-hour rules or status conditions after arrival.**

  - ○ *Mitigation:* Learn F-1 work rules (on-campus 20-hour limit during term; authorized practical training only) and stay in close contact with your DSO. (USCIS)

- **Risk: Sudden policy changes affecting visa processing or scholarships.**

  - ○ *Mitigation:* Monitor announcements from embassies, scholarship programs, and major news outlets; have backup options in case of delays or freezes. (USAGov)

Resource & Funding Options

- **Official program and visa resources**

  - Travel.State.Gov - student visa overview and DS-160 guidance. (Travel.gov)

  - Study in the States - SEVP, SEVIS, school search, and I-901 guides. (Study in the States)

  - ICE SEVP - SEVIS and I-901 fee information. (U.S. Immigration and Customs Enforcement)

- **Scholarships and aid**

  - EducationUSA "Special Opportunities and Financial Aid" search. (EducationUSA)

  - Fulbright Foreign Student Program (graduate). (foreign.fulbrightonline.org)

  - Mastercard Foundation Scholars Program (partner institutions). (mastercardfdn.org)

  - NAFSA financial aid resources and multi-scholarship search sites. (NAFSA)

- **Planning & comparison tools**

  - University cost-of-attendance calculators and international student pages. (NAFSA)

  - Tax and employment guides specific to F-1 students. (The Times of India)

Annotated Sources

- **U.S. Department of State - Travel.State.Gov** - "Student Visa" + "DS-160: Online Nonimmigrant Visa Application" (2025). Official definitions of F-1/M-1 visas and DS-160 instructions. ([Travel.gov](#))

- **U.S. Department of Homeland Security - Study in the States** - "School Search," "Paying the I-901 SEVIS Fee," and SEVP/SEVIS resources (2024-2025). Official guidance on SEVP-certified schools, I-20s, and SEVIS fee payment. ([Study in the States](#))

- **ICE - SEVP / I-901 SEVIS Fee** (2024-2025). Details on the I-901 fee purpose, methods, and requirements before visa issuance. ([U.S. Immigration and Customs Enforcement](#))

- **USCIS Policy Manual** - Volume 2, Part F (Students) + Chapter on Employment (2023-2024). Eligibility rules for F-1/M-1 status and work limitations. ([USCIS](#))

- **EducationUSA** (2024-2025). Advising center network, financial aid opportunities, and scholarship listings. ([EducationUSA](#))

- **USAGov** - "Get a student visa to study in the U.S." (2025). Plain-language overview from choosing a school to completing studies; notes recent policy changes. ([USAGov](#))

- **Federal Student Aid / Financial Aid Toolkit** - "Information for International Students Wishing to Attend College in the United States" + "Non-U.S. Citizens" (2024-2025). Clarifies limited eligibility for federal aid and directs students to other funding sources. ([Federal Student Aid](#))

- **NAFSA** - "Financial Aid for Undergraduate International Students" (2025). Links to multiple scholarship search tools and guidance on funding strategies. ([NAFSA](#))

- **Fulbright Foreign Student Program** (2025). Official program descriptions and country-specific instructions for fully funded graduate study in the U.S.

(subject to current funding and governance conditions). (foreign.fulbrightonline.org)

- **Mastercard Foundation Scholars Program** (2024-2025). Partner-institution lists and descriptions of undergraduate and graduate scholarship opportunities for African students. (mastercardfdn.org)

- Investopedia
- People.com
- Reuters
- The Washington Post
- AP News

By:
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ydnofficial.org