Understanding Your Financial Aid Award Supplement for International Students

Cost of Attendance: Your total budget is composed of the billed expenses of tuition, student services fee, health services fee, and room and board, totaling $60,659, plus a personal allowance of $3,741, an allowance of $2,390 to cover the required health insurance fee, and an additional allowance to contribute toward the annual cost of round-trip airfare. (For your first year, your aid award includes a double travel allowance to allow you to travel home for winter break.)

It is quite likely that you will have some additional expenses which are not covered in your budget and which you or your family will need to cover in addition to the expected family contribution:

- **Initial Supplies:** During your first year here you may need to purchase such items as sheets, blankets and winter clothing if you are from a warm weather area. We can give you suggestions on where to purchase winter coats and boots at reasonable prices. For the neediest students, we also have a special fund to assist in the purchase of a winter coat.
- **Vacation:** Since the dormitories and dining halls are normally closed during vacation periods and over the summer, you will need to support yourself during these times. Many foreign students spend vacation time with relatives, friends, or their host family, and room and board in groups over the summer in order to share expenses. Often students work on campus for a part of the summer to pay for a ticket home for the remainder of the summer.

Summer: We do not have any summer earnings expectation for students living abroad since we realize that you will need those earnings for initial expenses your first year and to support yourself over the summer in subsequent years. If you choose to remain in Cambridge over the summer, campus jobs and rental housing are available.

Your Financial Aid Award: Since you are not a US citizen or permanent resident, you are not eligible for any federal financial aid funds and may only work on-campus. The scholarship and job package we have offered you includes only University funds. You have no earnings limit and you may earn more than the job amount listed on your award letter. You can expect to earn $1,500 a semester or $3,000 a year if you work at the average pay rate for 10 hours a week and more if you work 12 hours a week.

Payment Options: While long-term financing plans are designed primarily for US citizens, you or your parents may be eligible to participate under certain conditions. If your parents are interested in any of these programs, they should contact Justin Munio at jmunio@fas.harvard.edu.

Your Responsibilities If You Decide to Attend Harvard: Your responsibilities are the same as for non-foreign students except:

- If your parents are not required to file a tax form in your country, they should instead submit statements from their employer(s) showing the salary earned during 2014.
- As mentioned above, you do not have a summer earnings expectation.

Social Security Number: Once you arrive in the US, you will need to obtain a US Social Security number in order to receive a paycheck from your job. Find out more online.

I-20 Forms: Before the Admissions Office can produce the I-20 Form, you must complete and return the “Foreign Student Visa Survey”, which will be sent to you by email in April. Between May 15 and July 1, the Admissions Office will send you an I-20 Form which you will need to present at the US Consulate nearest to your home in order to obtain the F-1 visa stamp in your passport. You will also need to present your I-20 at your point of entry to the United States. You must pay a $200 SEVIS fee before attending the visa interview; if you (or your family) do not have access to $200, please contact Judy Partington no later than May 1 at jparting@fas.harvard.edu for suggestions on completing this step. If you have any questions regarding your I-20, or if you do not receive this I-20 Form by July, please contact Judy Partington at jparting@fas.harvard.edu.

Taxation of Grants: US law requires foreign students to file a US federal tax return (and in some cases pay taxes) if their scholarship aid exceeds the total for tuition, fees, and books. The University is required to withhold 14% of the taxable portion of your scholarship in anticipation of the tax liability, and you will need to file a federal tax return in the spring to obtain a refund of the amount withheld. If your country has an income tax treaty with the US, you may not be subject to this withholding. More information is available at the Student Financial Services website. The Harvard International Office will also send information by email in the spring to help you deal with this law.

Questions: We realize that as a foreign student you face special adjustments in coming to school in the United States. The University will do its best to make your transition as easy as possible. We pride ourselves on the individual care and attention given to students, so please do not hesitate to contact us if we can help you in any way. Once you arrive in August you will be assigned to a financial aid officer who will gladly assist you during your four years.

You can contact our office at 617-495-1581, or at faoweb@fas.harvard.edu.