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The Invisible Hurdle: Hidden Costs for First-time, International, Graduate Students in the United States

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ABSTRACT

International students pursuing higher education in the United States incur additional expenses compared to domestic students by spending on foreign credential evaluations and visa applications. These costs are usually not reflected in program fee structures, are non-refundable, and are not covered by financial aid, creating significant, and often unforeseen, financial strains on international students, particularly those from low-income backgrounds. This study compared the costs of two major foreign credential evaluators (Educational Credential Evaluators and World Education Services) and factored in the price of visa processing fees and the I-901 Student and Exchange Visitor Information System fee. It found that First-time, International, Graduate students pay up to \$691 for foreign credential evaluations and visa applications. The paper suggests that higher education institutions should provide more transparent fee breakdowns and enhance financial aid packages to better support these students.

Keywords: access to education, credential evaluations, graduate students, international students, student financial aid, student visas

With millions of individuals seeking education abroad, international students represent a global phenomenon. However, their experiences and challenges transcend borders. Despite focusing on the United States (U.S.), this paper aims to contribute to a global dialogue on providing adequate support to international students.

The U.S. remains the top global destination for international students (Statista, 2023) hosting over 1.1 million students in 2019/20 – a 42-fold increase from the 1950s (Israel & Batalova, 2021). International students also contribute significantly to the U.S. economy, generating nearly \$41 billion in economic

benefits in 2018/19, though declining in the pandemic. Additionally, every seven international students create three jobs in the U.S. through spending on tuition, accommodation, food, transportation, and insurance (NAFSA, 2020). While institutional fee breakdowns typically list such expenses, it overlooks essential pre-enrollment costs like credential evaluations and visa applications, obscuring the true financial burden on international students.

Existing research on financial barriers for international students primarily focus on visa restrictions limiting employment opportunities, exchange rate fluctuations, and scarce funding opportunities (Choudaha, 2020; Sustarsic & Zhang, 2021). However, hidden pre-enrollment costs for international students have received less attention. This issue extends beyond the U.S. and is a pervasive concern affecting international students globally, reinforcing the need for enhanced transparency and support. For instance, in the U.K., visa applications sometimes require additional fees related to biometric enrollment and center services (Cross Border Legal Solicitors, 2021).

This paper examines the impact of hidden pre-enrollment costs on a particular sub-group of international students and the role of higher education institutions (HEIs) in supporting them. With many international students receiving limited pre-enrollment support (Madden-Dent et al., 2019), addressing this issue presents an opportunity for HEIs to improve their practices in assisting prospective international students globally.

ANALYTICAL APPROACH

First-time, International, Graduate students in U.S. HEIs comprise of three characteristics: (1) their *first-time* status indicates they obtained prior post-secondary qualifications from non-U.S. HEIs and are studying in the U.S. for the first time, (2) their *international* status is defined as not being a U.S. citizen, permanent resident, or refugee in the U.S. (Clark, 2009), and (3) their *graduate* status indicates that they are pursuing post-graduate programs (e.g., Master's or Doctoral). In the Fall of 2021, U.S. HEIs enrolled 101,371 First-time, International, Graduate students. 78% originated from Asia with India (37%) and China (28%) being the most common nationalities (Zhou, 2022, p. 14). These students predominantly pursued Mathematics & Computer Science (28%) and Engineering (24%) programs.

This paper investigates two pre-enrollment costs incurred by First-time, International, Graduate students – foreign credential evaluations (FCEs) and visa applications. Firstly, for FCEs, I compare the costs of two credential evaluators – Educational Credential Evaluators (ECE) and World Education Services (WES). Most HEIs accept FCEs from organizations accredited by the National Association of Credential Evaluation Services (NACES) or Association of International Credential Evaluators (AICE) (Mendis, 2022). However, some HEIs only recognize FCEs from specific organizations, with ECE and WES being amongst the most widely accepted and longstanding evaluators. HEIs usually require a course-by-course evaluation report, listing prior courses taken, the U.S. credit equivalence of grades, and a GPA. This is also the recommended option by

ECE and WES for which I compare the cost of obtaining. Secondly, for visa applications, I list the expenses of the I-901 Student and Exchange Visitor Information System (SEVIS) fee and the visa application processing fee, using data from the U.S. Immigration and Customs Enforcement and the U.S. Department of State.

FOREIGN CREDENTIAL EVALUATIONS

To enroll in a U.S. graduate program, students must submit official transcripts of their prior post-secondary education. While students with U.S. qualifications can have their institutions send the transcripts directly, students with foreign credentials must obtain an FCE. The organizations issuing FCEs will review foreign transcripts and send an evaluation report to the institution the student is enrolling into. By definition, First-time, International, Graduate students with post-secondary credentials obtained outside the U.S. must therefore obtain an FCE. Consequently, these students face an added logistical hurdle and expense – they must coordinate with their former post-secondary institutions to generate copies of their transcripts and also coordinate with credential evaluators to ensure timely receipt of these transcripts and issuance of an evaluation report.

Currently, ECE charges \$210 (Educational Credential Evaluators, Inc., n.d.) and WES charges \$181 (World Education Services, n.d.) for a course-by-course evaluation including postage fees. Consequently, First-time, International, Graduate students are at a cost disadvantage compared to those who have previously studied in the U.S.

VISA APPLICATIONS

Most international students need a valid visa to enter the U.S. which involves paying the I-901 SEVIS fee and a visa processing fee. The SEVIS fee, currently priced at \$350 for Form I-20 holders and \$220 for Form DS-2019 holders, is mandatory and intended to monitor the students' and exchange visitors' status in the country (U.S. Immigration and Customs Enforcement, n.d.). All international students must maintain a receipt of the SEVIS fee payment for their visa interview and entry into the U.S. Additionally, students must also pay a non-immigrant visa application processing fee. Almost all international students enter the U.S. on an F-visa (Student/Academic) or J-visa (Exchange visitor), both of which have a current visa processing fee of \$160 (U.S. Department of State - Bureau of Consular Affairs, n.d.).

In total, First-time, International, Graduate students pay either \$380 or \$510 for their visa applications, depending on their visa type. However, the lack of disclosure of these costs makes it difficult for students to plan for these expenses, even though they may anticipate having to apply for a visa to study in the U.S.

DISCUSSION

First-time, International, Graduate students pay up to \$691 for FCEs and visa applications, indicating significant pre-enrollment cost disparities compared to domestic students. Exchange rate and earnings differentials between countries further compound these costs. For context, the average per capita income in the U.S. (\$78,400) is more than tenfold that of emerging markets and developing economies in 2023 (\$7,300) (IMF Data Mapper, n.d.).

Additionally, the non-refundable and non-transferable nature of the costs of FCEs and visa applications poses a serious risk, particularly for low-income students, since a visa denial could result in losing several months of time and income invested in acquiring FCEs and preparing visa applications. Consequently, the hidden costs examined in this study have far-reaching economic and social implications, exacerbating educational inequities and restricting the affordability to study abroad to individuals with significant privileges (Waters, 2012).

We should note that some students are exempt from these costs, such as Canadian or Bermudan students, who do not need a visa to enter the U.S. and only need to pay the I-901 SEVIS fee (U.S. Department of Homeland Security, 2013). Additionally, U.S. government exchange visitor programs like Fulbright, usually sponsor FCEs and visa applications.

Given the significant number and economic contributions made by First-time, International, Graduate students in the U.S., HEIs must adopt more inclusive policies that promote visibility and cater to the unique needs of these students – particularly during pre-enrollment (Trimpe, 2022).

HEIs must display the costs of FCEs and visa applications in their program fee structures, thus providing students with greater clarity on overall program costs and help mitigate the anxieties that would otherwise arise from encountering these expenses unexpectedly. The University of Central Florida (n.d.) demonstrates this by indicating the I-901 SEVIS and visa application fees on its website for prospective students. Additionally, HEIs should establish a reimbursement program targeting low-income First-time, International, Graduate students to cover the costs of FCEs and visa applications. The program could deposit funds directly into the student's bank account and serve as an upfront cash package to help them settle into the U.S. The cost of implementing such a program is insignificant. According to a U.S. News survey (Kowarski, 2022), the average international student in the U.S. received \$22,000 in financial aid in 2021/22. Consequently, covering the additional costs of an FCE and visa application would only require an average 3% expansion of HEIs' financial aid packages. Future analysis should also assess how these reimbursement programs impact the enrollment and retention rates of First-time, International, Graduate students.

Failing to address the hidden costs faced by First-time, International, Graduate students exacerbates information disparities, perpetuates structural inequities, and exploits their vulnerabilities. By recognizing international students' agencies amidst adversity, we can uncover their valuable contributions to educational institutions and their broader communities. It is imperative that we

move beyond a deficit mindset and reimagine vulnerable international students as empowered agents, capable of creating meaningful change in the world if we are to challenge the limited narratives surrounding their experiences and create more equitable and transparent admissions systems.

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