

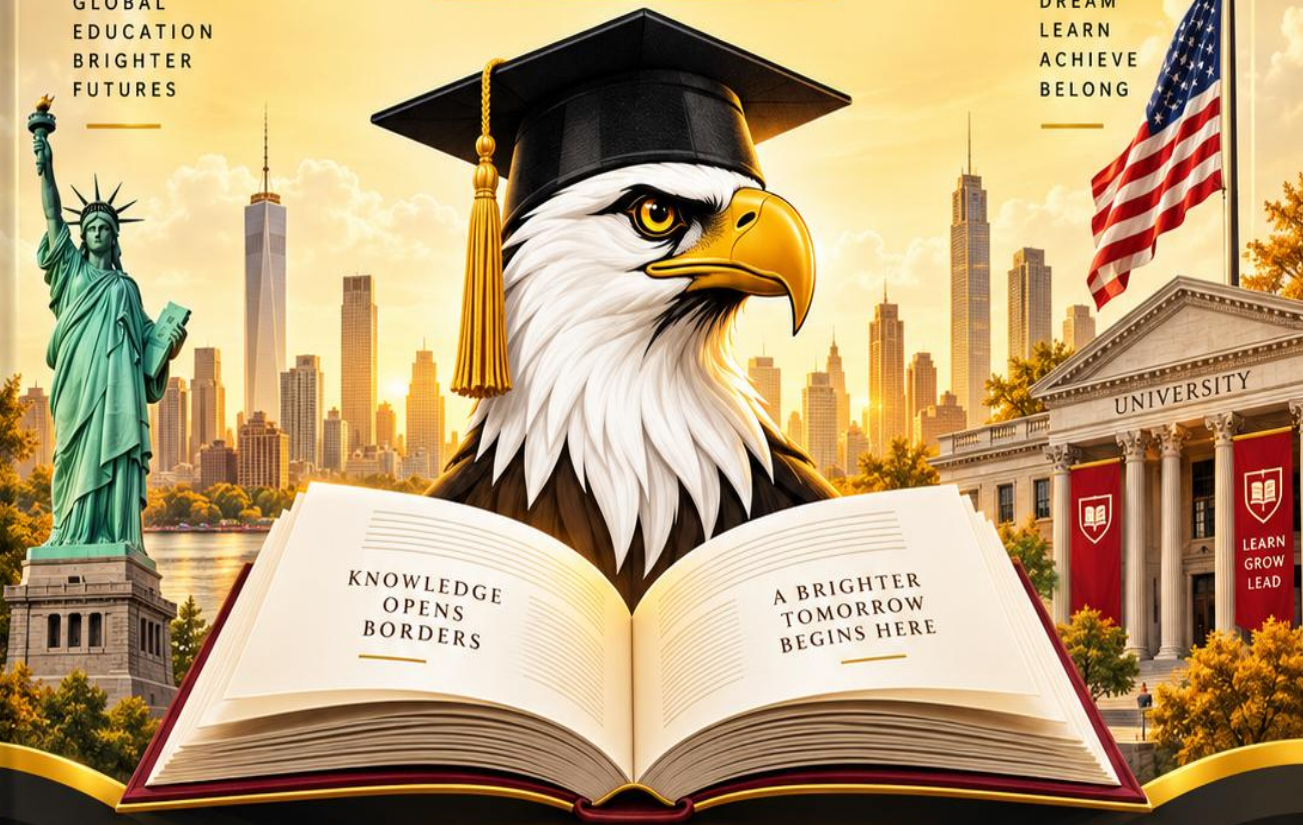
EDUCATION • OPPORTUNITY • A BRIGHTER TOMORROW

THE COMPLETE GUIDE TO STUDYING AT USA UNIVERSITIES

2nd Edition 2025

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Types of Scholarships & Deadlines

By Dare To Dream

Dare To Dream Global Opportunities (Private Limited)



<https://dares2dream.com>



hello@dares2dream.com

YOUR GLOBAL JOURNEY STARTS HERE



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Types of Scholarships & Deadlines

By Dare To Dream

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<https://dares2dream.com> • hello@dares2dream.com

For students pursuing undergraduate, graduate and PhD study in the United States.

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This guide is an educational planning resource. It is not legal, immigration, tax, financial, or university-specific admissions advice. U.S. immigration rules, government fees, university policies, scholarship criteria, testing requirements, deadlines and financial-aid rules can change. Readers should verify all time-sensitive information on the official website of the relevant university, testing organization, U.S. government agency, scholarship provider or financial-aid office before making a decision or payment.

No admission, scholarship, visa, internship, employment or immigration outcome can be guaranteed. References to common practices are provided to help students ask better questions and plan responsibly; they should not be interpreted as a promise that a particular institution will follow the same policy.

The university names, government agencies, testing organizations and application platforms discussed in this book are the property of their respective owners. Inclusion does not imply endorsement of Dare To Dream Global Opportunities (Private Limited).

A MESSAGE FROM DARE TO DREAM

Studying in another country can begin as a simple sentence: “I want to study in the United States.” The difficulty appears after that sentence. Which degree? Which university? Which intake? How much will it really cost? Is a scholarship realistic? Should you take the SAT, GRE, GMAT, TOEFL, IELTS or another test? What documents matter most? When should the financial conversation begin? What happens after admission? How does the F-1 visa process fit into the academic plan?

This book was created to turn those questions into a sequence of manageable decisions.

For many South Asian families, international education is not only an academic choice. It may represent years of saving, family expectations, currency risk, difficult conversations about affordability, and a hope that education will create opportunities that extend far beyond a degree. That makes careful planning essential. A famous university name cannot compensate for a poor academic fit, an unaffordable financial plan or a misunderstood visa obligation.

Our purpose is therefore practical: help students research responsibly, compare options honestly, present their achievements clearly, meet deadlines calmly and enter the next stage of their education with realistic expectations.

DARE TO DREAM NOTE: “Study abroad begins with a destination, but succeeds with a plan.” — Dare To Dream

OUR VISION FOR THIS GUIDE

Our vision is to help ambitious students across South Asia make informed, ethical and financially responsible decisions about U.S. higher education. We want students to look beyond rankings and marketing language and learn how to evaluate accreditation, academic fit, total cost, funding, career relevance, student support, visa responsibilities and long-term value as one connected decision.

The strongest application is not necessarily the one with the longest list of achievements. It is the one that makes sense: the academic record supports the proposed course of study, the essays explain motivation with evidence, the university list reflects real research, the finances are credible, and the student can explain why the chosen path fits their future.

HOW TO USE THIS BOOK

Do not read this guide only once. Use it as a working manual throughout the application cycle.

First, read Parts I and II before building a university list. They explain how the U.S. higher education system works and how to choose institutions that are academically credible, legally able to enroll international students, financially realistic and aligned with your goals.

Second, use Parts III and IV while preparing applications and scholarships. Keep a separate folder for each institution and a master spreadsheet for deadlines, documents, fees, test scores and financial-aid requirements.

Third, use Parts V and VI only after you understand the rules that apply to your own situation. Visa and employment rules are especially time-sensitive. Always verify them through official U.S. government sources and through your university's Designated School Official (DSO).

Finally, print or copy the worksheets in the appendices. A plan becomes useful when it has dates, owners, evidence and next actions.

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PART I

UNDERSTANDING U.S. HIGHER EDUCATION

Dare To Dream Global Opportunities

CHAPTER 1

THE U.S. HIGHER EDUCATION SYSTEM

The first mistake many international applicants make is searching for “the best university” before understanding what kind of institution they actually need. The United States does not have one national university system. It has a large, decentralized network of public and private institutions with different missions, sizes, funding structures, academic calendars, admission standards and student experiences.

Education USA, the U.S. Department of State’s official international student advising network, describes U.S. higher education as broad and varied and encourages students to search for “best fit” rather than assuming that one ranking can identify the right institution for everyone. The U.S. Department of Education also maintains a database of accredited post secondary institutions and programs. Those two ideas — fit and verification — should guide your research from the beginning.

Colleges and universities

In everyday American usage, “college” can refer to higher education generally. A university normally contains multiple schools or colleges and offers undergraduate and graduate programs. A college may focus mainly on undergraduate education, though the exact naming varies. Do not reject an institution simply because its name includes “College” rather than “University.” Study the programs, accreditation, faculty, outcomes, research opportunities, location and student support instead.

Public and private institutions

Public universities receive state support and often have different tuition rates for residents of that state and students from elsewhere. International students are generally charged the nonresident or international rate specified by the institution. Private universities are funded differently and usually publish one tuition structure for most students, although aid policies can vary widely.

A public university is not automatically cheaper for an international student, and a private university is not automatically more expensive after scholarships. Compare net cost, not headline tuition.

Community colleges

Community colleges typically offer two-year associate degrees and can be an important pathway to a four-year bachelor's degree through transfer. For some students, a carefully planned "2+2" pathway can reduce initial costs and offer a gradual transition into the U.S. academic system. However, transfer credit is not automatic. Before enrolling, verify articulation agreements, transfer destinations, major prerequisites, scholarship rules for transfer students and whether your long-term academic plan remains realistic.

Liberal arts colleges

Liberal arts colleges usually emphasize undergraduate teaching, broad academic exploration, smaller classes and close faculty interaction. They can be excellent choices for students who value discussion-based learning, mentoring and a broad foundation before specialization. Some have substantial institutional aid, but admission and aid policies for international students vary by institution.

Research universities

Research universities may offer extensive laboratories, doctoral programs, specialized faculty, large libraries, research centers and graduate assistantships. They can be especially relevant for master's and PhD applicants, but "more research" does not automatically mean "better undergraduate experience." A large research institution may offer extraordinary opportunities while also requiring students to be highly independent.

Undergraduate, graduate and doctoral study

A U.S. bachelor's degree commonly allows more curricular flexibility than many South Asian degree systems. Students may take general education courses, major requirements and electives. Some institutions allow double majors, minors or interdisciplinary programs. The exact structure varies.

A master's degree is usually more specialized and may be coursework-based, research-based or professionally oriented. Program length and thesis requirements vary significantly by field.

A PhD is primarily a research degree. Admission committees often evaluate research preparation, fit with faculty or program strengths, writing or quantitative readiness, prior research, and the applicant's ability to define a serious scholarly direction. Funding models vary by university and field, so a doctoral applicant should evaluate the funding offer as carefully as the admission offer.

Accreditation and why it matters

Accreditation is a quality-assurance process carried out by recognized accrediting organizations, not a simple government "ranking." Before paying an application fee or

deposit, check whether the institution is appropriately accredited. The U.S. Department of Education's Database of Accredited Postsecondary Institutions and Programs (DAPIP) and the Council for Higher Education Accreditation (CHEA) are useful verification resources.

For fields such as engineering, business, nursing, architecture, counseling or other regulated professions, programmatic accreditation may also matter. Ask the university what accreditation is relevant to your specific program and whether that accreditation affects professional licensing or further study.

SEVP certification is a separate check

Accreditation and the ability to issue documents for F-1 students are related to different questions. International students planning to study in F-1 status should also confirm that the school is certified by the Student and Exchange Visitor Program (SEVP) to enroll F-1 students. The Department of Homeland Security provides a School Search tool for this purpose.

DARE TO DREAM NOTE: "Do not choose a university because its name sounds impressive. Choose it because you can explain, with evidence, why it is the right place for your academic, financial and professional goals." — Dare To Dream

Chapter 1 action checklist

- Confirm the degree level you need: associate, bachelor's, master's or PhD.
- Identify whether your field requires programmatic accreditation.
- Verify institutional accreditation using an official database.
- For F-1 study, confirm SEVP certification through the DHS School Search.
- Compare at least three types of institutions before finalizing your search strategy.
- Write down what "fit" means for you: academic strength, cost, location, class size, research, career support, campus environment and student services.

Official sources for this chapter

EducationUSA, U.S. Department of State: <https://educationusa.state.gov/>

U.S. Department of Education, Database of Accredited Postsecondary Institutions and Programs: <https://ope.ed.gov/dapip/>

Council for Higher Education Accreditation: <https://www.chea.org/>

DHS Study in the States, School Search: <https://studyinthestates.dhs.gov/school-search>

CHAPTER 2

CHOOSING A DEGREE PATHWAY THAT MAKES SENSE

A successful U.S. application begins with a question that is more important than rankings: what are you actually trying to learn, and why is this degree the right next step?

Students sometimes reverse the order. They find a famous institution first and then search for a program that will allow them to apply. That approach can create weak essays, inconsistent career explanations and expensive mistakes. Start with the academic pathway, then identify institutions that deliver it well.

For undergraduate applicants

At the undergraduate level, you may be applying directly to a major, to a school within a university, or to the university more broadly before declaring a major later. The structure differs by institution. Students interested in competitive fields such as engineering, computer science, business, nursing or architecture should check whether admission to the university automatically means admission to the desired major.

Ask four questions:

1. Is the major available to first-year international students?
2. Is admission direct, pre-major or competitive after enrollment?
3. Can you change majors later, and what restrictions apply?
4. What courses or grades are required to enter or remain in the major?

Do not rely on an admissions homepage alone. Read the department and academic catalog pages.

For graduate applicants

A graduate degree should connect logically to your prior study, work, research or intended career. That does not mean you can never change fields. It means you should be able to explain the transition and show evidence that you are prepared for the new discipline.

For example, a student moving from mechanical engineering into data science may strengthen the transition by documenting mathematics, programming, analytics projects or relevant professional work. A business graduate moving into public policy may show research, development-sector work or policy exposure. The application should make the bridge visible.

Graduate applicants should compare:

- Curriculum and required courses.
- Thesis, capstone or project options.

- Faculty interests.
- Internship or practicum access.
- Research centers and laboratories.
- Program length and credit requirements.
- Assistantship eligibility.
- Professional accreditation where relevant.
- Career outcomes and geographic access to employers.

For PhD applicants

A PhD application is not simply a “higher-level master’s application.” It is a research proposition. The strongest applicants can usually describe a research problem or intellectual direction, explain how their previous work prepared them, and identify why the target department is a credible place to continue that work.

Some doctoral programs admit students to a department or cohort; others expect a closer faculty match. Never assume you must contact a professor before applying unless the program says so. Instead, read the application instructions carefully. If faculty contact is encouraged, write a concise message that demonstrates genuine familiarity with the professor’s recent research. Avoid generic emails asking for “full funding opportunities.”

The 2+2 transfer pathway

A community-college-to-university pathway can work well when designed backwards from the intended bachelor’s degree. Before enrolling in the first institution, identify likely transfer universities and study their transfer-credit maps. A lower first-year tuition is not a saving if required courses do not transfer and you later need extra semesters.

Also check whether scholarships for transfer students differ from first-year scholarships. Some generous first-year awards are not available to transfer applicants.

Degree title versus curriculum

Do not choose only by title. “Business Analytics,” “Data Analytics,” “Information Systems,” “Applied Statistics” and “Data Science” may overlap but can lead to very different coursework and career preparation. Read course descriptions. Look at required quantitative content, programming languages, lab expectations, research methods and electives.

Similarly, two programs called “Master of Computer Science” may differ dramatically in prerequisites, research intensity and professional orientation.

A simple academic-fit test

Create a one-page program brief for every serious option. It should answer:

- What will I study in semester one?
- Which three courses are most relevant to my goal?
- Which faculty, laboratory or center is relevant?

- What academic prerequisite might be a weakness for me?
- What learning opportunity exists here that is not equally available everywhere else?
- How will this degree build on my previous education?
- What is my next step after graduation?

If you cannot answer these questions after researching a program, it is too early to apply.

DARE TO DREAM ADVICE: “A degree should be a bridge between what you have already built and what you are trying to become. If the bridge is missing, the application will feel disconnected.” — Dare To Dream

Chapter 2 action checklist

- Write a 100-word explanation of why your chosen field is the right next step.
- List the academic prerequisites for five target programs.
- Identify any prerequisite gaps and a plan to address them.
- Compare program curricula, not only university names.
- For PhD study, record faculty and research groups relevant to your proposed work.
- For community college pathways, verify transfer agreements before enrollment.

Official sources for this chapter

EducationUSA, “Your 5 Steps to U.S. Study”: <https://educationusa.state.gov/>

Common App, application guidance for first-year and transfer students: <https://www.commonapp.org/apply/>

CHAPTER 3

HOW TO BUILD A UNIVERSITY LIST

A university list is a risk-management tool. It should balance academic ambition, admission probability, affordability and genuine willingness to attend.

The traditional “reach, target and safety” model is useful, but international students need one additional dimension: financial safety. A university can be academically safe and financially impossible. Another university can appear affordable only if you receive a scholarship that is highly competitive. Those are different risks.

Use four categories, not three

For each institution, rate four areas:

Academic fit. Does your academic profile and preparation reasonably match the program?

Admission uncertainty. How selective is the program, and how predictable is admission for an international applicant? Be careful with published averages because they do not guarantee outcomes.

Financial feasibility. Could your family or sponsor realistically pay the cost shown on the financial documents if the scholarship outcome is lower than hoped?

Personal fit. Would you genuinely attend? Consider location, climate, campus size, culture, transportation, international student support, housing and career access.

Do not build a list around rankings alone

Rankings can be one data point, but they often compress many measures into a single number. A university ranked lower overall may have a stronger program in your field, a better scholarship, a more supportive international office or a location that creates better internship access for your goals.

Use rankings to discover institutions, not to replace research.

Start broad, then narrow

Begin with perhaps 20 to 30 possibilities. Use objective filters: degree availability, accreditation, SEVP certification, total cost, location, prerequisites, testing requirements, scholarship eligibility and deadline timing. Narrow the list to a manageable number of serious applications.

For undergraduate applicants, submitting more applications can increase workload substantially because each institution may require supplemental essays, financial-aid forms or separate scholarship applications. For graduate and PhD applicants, quality of fit usually matters more than a large application count.

Check the international-student cost page

The most useful cost figure is not tuition alone. Look for an annual “estimated cost of attendance” or international student budget that includes tuition, mandatory fees, housing, food, insurance, books and personal expenses. For visa documentation, the institution may use its own estimated budget when issuing the Form I-20.

Keep in mind that transportation to and from South Asia, winter clothing, deposits, furniture, phone setup, visa costs and emergencies may sit outside the university’s standard estimate.

Location is an academic and financial variable

Location affects rent, transport, access to airports, weather, internship markets and lifestyle. A lower-tuition university in an expensive city may cost more overall than a higher-tuition university in a lower-cost region. Conversely, an urban location may provide public transport and professional networks that reduce other costs or increase opportunities.

Do not assume that “big city” is always better for employment or that “small town” is always cheaper. Research the actual local housing and transportation situation.

Ask about international student services

Strong international student support can make a major difference. Look for a dedicated international office, orientation, immigration advising, emergency support, academic tutoring, writing centers, career services, mental-health resources, student organizations and housing guidance.

For F-1 students, the university’s Designated School Official is an important source for maintaining status, employment authorization processes and SEVIS-related procedures. The DSO’s role does not replace legal advice, but students should know how to contact the international office before arriving.

Red flags during research

Be cautious when you encounter:

- A school that pressures you to pay immediately without clear written policies.
 - Scholarship claims that are not shown on an official university page.
 - Guaranteed admission or guaranteed visa promises.
 - Unclear accreditation status.
 - A program that appears on a marketing website but not in the university’s academic catalog.
 - Requests to misrepresent finances, work history, test scores or academic records.
 - Claims that F-1 students can work freely off campus without authorization.
- A legitimate plan can withstand verification.

The “would I still go?” test

Before paying an application fee, ask: if this institution admits me but gives me less funding than I hope, would I still consider attending? If the answer is definitely no, decide whether the application is worth the time and cost.

DARE TO DREAM NOTE: “Your university list should not be a list of names you admire; it should be a list of places where your goals, finances and opportunities can realistically align.” — Dare To Dream

University comparison scorecard

Score each category from 1 to 5:

Category	Questions to ask
Academic fit	Does the curriculum match my goals? Are prerequisites realistic?
Accreditation	Is the institution and, where relevant, program properly accredited?
SEVP status	Can the school enroll F-1 students?
Total cost	What is the full annual budget before aid?
Funding	What aid is available to my student type and nationality?
Career access	Internships, employers, career services, alumni, location?
Student support	International office, tutoring, housing, health, counseling?
Personal fit	Size, climate, culture, transport, community, campus environment?

Official sources for this chapter

EducationUSA: <https://educationusa.state.gov/>

U.S. Department of Education DAIP: <https://ope.ed.gov/dapip/>

DHS Study in the States School Search: <https://studyinthestates.dhs.gov/school-search>

CHAPTER 4

YOUR 18-MONTH APPLICATION TIMELINE

Strong applications are rarely created in the final month. They are assembled over time from decisions, documents, test preparation, financial planning, writing and follow-up. An 18-month timeline does not mean you need to work intensely for 18 months. It means you give high-risk tasks enough time to recover if something goes wrong.

18 to 15 months before enrollment

Clarify your degree level and field. Research the U.S. education system. Build an initial university list. Check prerequisites and test requirements. Discuss the maximum realistic family budget. Identify passport validity issues and begin collecting academic records.

Undergraduate applicants should review whether target institutions require or consider SAT or ACT scores. Testing policies vary, so never assume that “test optional” means the same thing at every university or for every scholarship.

Graduate applicants should check GRE or GMAT requirements program by program. Many programs have changed testing policies over time, and a test that is optional for admission may still be useful or required for a particular funding opportunity.

15 to 12 months before enrollment

Begin serious test preparation if needed. Create a master application tracker. Ask prospective recommenders early, especially faculty or supervisors who may receive many requests. Start a first version of your CV or activities list. For PhD applicants, deepen faculty and research-fit analysis.

This is also the time to investigate scholarships. Some scholarship deadlines arrive earlier than the final admission deadline. If you discover funding requirements after submitting the admission application, you may have missed the strongest opportunity.

12 to 9 months before enrollment

Take required tests early enough to retake if necessary. Request official transcripts and translations according to university instructions. Draft the main personal statement or statement of purpose. Undergraduates using Common App should learn the platform and note each university’s supplemental requirements.

Start financial-aid forms where applicable. Some undergraduate institutions use CSS Profile for nonfederal institutional aid and accept applications from international students. Requirements and deadlines vary by institution.

9 to 6 months before enrollment

Finalize applications in waves. Do not wait for the final night. Check that test scores have been sent if official scores are required. Confirm that recommendations were

submitted. Complete separate scholarship forms. Save PDFs or screenshots of important confirmation pages.

For graduate applications, verify that every program has received the exact documents it requires. An application may be “submitted” on the portal but still incomplete because a transcript, test score, recommendation or fee is missing.

6 to 3 months before enrollment

Compare admission and funding offers. Read the full financial award, not only the headline scholarship. Calculate the remaining annual cost and likely multi-year cost. Ask whether the scholarship is renewable and what GPA, credit-load or program conditions apply.

After choosing a university, follow its process for financial certification and Form I-20 issuance. Once you receive the I-20, check every detail before moving into the visa process.

3 months to departure

Pay the I-901 SEVIS fee, complete the DS-160, follow the U.S. embassy or consulate’s appointment instructions, prepare for the visa interview and continue monitoring university pre-arrival tasks. The U.S. Department of State states that new F and M student visas may be issued up to 365 days before the program start date, while new students generally may not enter the United States more than 30 days before the program start date.

Book travel only after you understand the university arrival window and your visa situation. Attend pre-departure orientation if available. Arrange housing, health insurance, airport arrival, initial banking and communication plans.

Why early planning matters for South Asian students

Document processing, international payment methods, test-center availability, travel to embassies or consulates, bank letters, sponsor documentation, currency movement and family decision-making can all add time. Build buffers.

A deadline should mean “the latest acceptable submission,” not “the date I plan to finish.”

DARE TO DREAM NOTE: “Plan early enough that deadlines become milestones, not emergencies.” — Dare To Dream

Timeline principle

For every major task, set three dates:

- 1. Target date** — when you want it completed.
- 2. Buffer date** — when you will escalate if it is not completed.
- 3. Official deadline** — the last acceptable date from the institution or agency.

This simple system prevents one late recommendation or missing transcript from controlling the entire application.

Official sources for this chapter

EducationUSA: <https://educationusa.state.gov/>

Common App: <https://www.commonapp.org/apply/>

College Board SAT dates and deadlines: <https://satsuite.collegeboard.org/sat/dates-deadlines>

ACT international testing: <https://global.act.org/>

U.S. Department of State, Student Visa: <https://travel.state.gov/content/travel/en/us-visas/study/student-visa.html>

CHAPTER 5

STANDARDIZED TESTS AND ENGLISH PROFICIENCY

Testing is one of the fastest-changing parts of U.S. admissions. The correct question is not “Which test do U.S. universities require?” The correct question is “What does each of my target programs require, recommend, accept or waive for my applicant type?”

SAT and ACT for undergraduate admission

Many U.S. institutions changed undergraduate testing policies during and after the pandemic. Some are test-optional, some test-required, some test-flexible, and policies may differ by year, school, scholarship or applicant category. Check the current policy directly on every target institution’s admissions website.

The SAT is digital and is taken through College Board’s Bluebook application at an approved test center. For the 2026–2027 testing year, College Board publishes weekend test dates that apply to U.S. and international test-takers. The digital SAT has two sections — Reading and Writing, and Math — and uses a multistage adaptive design.

ACT also offers international testing on published dates. Test format and optional sections can change, so use ACT’s current international website rather than old preparation materials.

A strong score can sometimes strengthen an application or scholarship profile even when a test is optional, but this is institution-specific. Do not submit a score simply because it exists; compare it with the university’s published score ranges and policy.

2026–2027 SAT weekend dates

College Board lists the following SAT Weekend test dates for the 2026–2027 year: August 22, September 12, October 3, November 7 and December 5, 2026; and March 6, May 1 and June 5, 2027. Registration deadlines are earlier and should be verified on the official SAT site before booking.

2026–2027 ACT international dates

ACT’s published international schedule includes September 5, October 23–24 and December 11–12, 2026; and February 12–13, April 2–3, June 11–12 and July 9–10, 2027. Availability can depend on test center and country, so verify before planning around a date.

TOEFL, IELTS and other English tests

If English is not your native language, many institutions ask for evidence of English proficiency. Common options include TOEFL iBT and IELTS Academic, while some institutions also accept tests such as the Duolingo English Test or other approved

alternatives. Acceptance and minimum scores vary by institution and sometimes by program.

ETS states that TOEFL iBT scores are accepted by more than 13,000 institutions worldwide. IELTS provides an Academic test intended for higher education contexts. Duolingo reports that thousands of programs recognize its English Test, but a student should verify the exact program rather than assume that institutional acceptance applies to every school, degree or intake.

English waivers

Some universities waive English testing based on prior education in English, nationality, years of study in an English-medium institution or specific academic qualifications. Others do not. A “medium of instruction” letter may be accepted by one university and rejected by another.

Never treat a waiver as automatic. Obtain written confirmation when the policy is unclear.

GRE and GMAT for graduate study

Graduate testing is highly program-specific. GRE requirements may vary by department within the same university. Business schools may accept the GMAT, GRE or other approved alternatives, while some programs waive testing based on experience or academic background.

A test score cannot repair a completely unsuitable application, but it can provide useful evidence where an applicant wants to demonstrate quantitative, verbal or analytical readiness.

Build a test decision table

For each program, record:

Program	Test required?	Test optional?	Minimum/typical score	Scholarship impact	Official score needed?	Deadline
University A						
University B						
University C						

When to take a test

Work backwards from the earliest application or scholarship deadline. Allow time for score release, official score delivery, unexpected cancellation and one retake if your budget allows. Do not schedule your first attempt only days before a deadline.

The South Asian testing reality

Applicants may need to travel to testing centers, manage school or university exams at the same time, or compete for limited test dates. When possible, reserve early and check identification requirements carefully. The name used in testing records should be consistent with your passport and application records.

DARE TO DREAM ADVICE: “Do not take a test because everyone around you is taking it. Take it because a target program requires it or because the result can strengthen a specific part of your application.” — Dare To Dream

Official sources for this chapter

College Board, SAT: <https://satsuite.collegeboard.org/sat>

College Board, SAT dates and deadlines: <https://satsuite.collegeboard.org/sat/dates-deadlines>

ACT international: <https://global.act.org/>

ETS TOEFL: <https://www.ets.org/toefl/>

IELTS USA: <https://www.ielts.org/ielts-usa>

Duolingo English Test: <https://englishtest.duolingo.com/>

ETS GRE: <https://www.ets.org/gre.html>

GMAT: <https://www.mba.com/exams/gmat-exam>



PART II

BUILDING A STRONG APPLICATION

Dare To Dream Global Opportunities

CHAPTER 6

TRANSCRIPTS, GRADES AND ACADEMIC RECORDS

Your academic record is the foundation of the application. Admissions officers may consider context, curriculum and progression, but they can only evaluate what is documented clearly. International applicants therefore need to think about both academic performance and document presentation.

What universities may ask for

Requirements vary, but applicants may be asked for transcripts, marksheets, certificates, examination results, predicted grades, degree certificates, diploma supplements, class-rank information, grading-scale explanations or credential evaluations. Some universities allow unofficial documents during application and request official records only after admission; others require official records earlier.

Follow the exact instructions of each institution. Do not pay for a third-party credential evaluation unless the university requires or accepts it for the purpose you need.

South Asian education systems are not identical

South Asia includes multiple national and regional systems, examining boards and university structures. Admissions offices may already be familiar with common qualifications, but you should not assume that a U.S. reader will interpret every abbreviation exactly as you do.

Use official English names for institutions, boards, qualifications and subjects. If a document is not in English, follow the university's translation rules. Do not alter or "improve" the wording of an official academic document yourself.

GPA conversion

One of the most common mistakes is converting a percentage, class, division or local GPA into a U.S. 4.0 scale without being asked. Different institutions use different evaluation methods. A self-created conversion can misrepresent your record.

If an application asks you to report your GPA exactly as shown on your transcript, do that. If it provides a conversion tool or detailed instructions, follow those instructions. If it says not to convert, do not convert.

Backlogs, repeats and academic irregularities

If your transcript includes repeated courses, backlogs, supplementary examinations, withdrawals or an unusual academic interruption, do not hide them. The official record will normally show the history anyway. If the application offers an “additional information” section, use it only when context is genuinely helpful.

Good context is factual and concise. Explain what happened, what changed and what later evidence shows improvement. Avoid blaming teachers, examiners or institutions unless there is a documented circumstance that materially affected the record.

Academic trend matters

A weaker early year followed by sustained improvement can tell a different story from declining performance. Graduate applicants can also use later coursework, research, professional certifications or relevant work to demonstrate readiness, especially when changing fields.

However, additional credentials are valuable only if they address a real gap. Collecting many short online certificates rarely compensates for missing core prerequisites in mathematics, laboratory science, programming, writing or research methodology.

Predicted grades and final results

Undergraduate applicants applying before final school-leaving results may be asked for predicted grades or current school reports. After admission, the university may require the final official result and can expect the student to complete the year successfully.

Keep studying after submission. Admission is not permission to abandon the final academic year.

Authenticity is non-negotiable

Never modify a transcript, change a grade, create a false recommendation, alter a bank document or submit a certificate that cannot be verified. Academic integrity begins before enrollment. A short-term attempt to strengthen an application can create long-term admission, visa and professional consequences.

DARE TO DREAM NOTE: “Your record does not need to be perfect. It needs to be truthful, understandable and supported by a plan that makes academic sense.”
— Dare To Dream

Academic-record checklist

- Passport name matches application name.
- Institution and qualification names are written consistently.
- All required years or semesters are included.
- Both transcript and degree certificate are included when required.
- Translation follows the university’s rules.
- GPA has not been converted unless instructed.
- Backlogs or repeats are disclosed honestly.
- Final documents can be obtained before enrollment.
- File scans are readable, complete and correctly oriented.

Practical file naming

Use professional filenames such as:

`Surname\_Firstname\_Bachelors\_Transcript.pdf`

`Surname\_Firstname\_Degree\_Certificate.pdf`

`Surname\_Firstname\_English\_Translation.pdf`

Avoid names such as `scan001.pdf`, `finalfinal2.pdf` or `new transcript latest.pdf`.

Official sources for this chapter

EducationUSA, application guidance: <https://educationusa.state.gov/>

Common App, student guides and resources: <https://www.commonapp.org/apply/student-guides-and-resources/>

Always verify document requirements on the official admissions page of each target institution.

CHAPTER 7

THE APPLICATION FORM: DETAILS THAT MATTER

Applications are often rejected or delayed not because of one dramatic mistake, but because small inconsistencies create confusion. A careful application form should tell the same factual story as your passport, transcript, CV, test records and financial documents.

Create one source-of-truth document

Before filling multiple portals, create a private master document containing your legal name, preferred name if applicable, date of birth, passport number and expiry date, addresses, telephone numbers, school names, dates of attendance, degree titles, employment dates, parent or sponsor details and test information.

Use this only as a reference. Do not upload it. Its purpose is consistency.

Legal name and identity

Use your passport as the primary reference for the name that appears on immigration-related and many university documents. South Asian naming conventions can be complex, and some forms separate “given name” and “surname” differently from local documents. Follow the instructions on each official form rather than guessing.

If you have used different name formats in academic records, inform the university when necessary and provide evidence if requested. Do not invent a new format merely to make the form look cleaner.

Education history

Report every institution and period of enrollment when the application asks for them. Graduate applicants should not omit an institution because the credits were later transferred. Transfer applicants should pay particular attention to complete postsecondary history.

Activities and achievements

Undergraduate applications often ask about extracurricular activities, leadership, service, employment, family responsibilities and honors. The goal is not to create the longest list. Prioritize meaningful activities, sustained involvement and measurable contribution.

A strong activity description answers three questions in very few words: What did you do? At what level? What changed because of your contribution?

Weak: “Member of science club.”

Stronger: “Led 8-member team that designed low-cost water-quality sensor; organized demonstrations for 120 students.”

Do not exaggerate titles or hours. Admissions teams understand that students from different countries and schools have different access to clubs, sports, research and volunteering.

Employment and professional experience

Graduate applicants should describe work accurately. A job title alone may not reveal the technical or managerial scope of the role. Use the CV and statement of purpose to show responsibilities, tools, projects, scale, outcomes and relevance to the proposed degree.

Application platforms

Common App is used by more than 1,100 member colleges worldwide, but not every U.S. institution uses it. Some universities use their own portal, and graduate applications are typically managed by institutional or program-specific systems.

Do not assume that submitting the main application completes every requirement. There may be separate writing supplements, portfolios, financial-aid forms, scholarship applications or departmental materials.

Application fees and fee waivers

Many colleges charge an application fee, while some do not. Fee-waiver policies vary. Common App provides fee-waiver guidance, but international eligibility can depend on institutional policy. Graduate programs may have separate waiver criteria.

Never assume a fee can be waived because of financial need. Check the program's official instructions before requesting one.

Final review before submission

Read your application from the perspective of someone who has never met you. Look for contradictions. Does the intended major match the essay? Does the employment timeline match the CV? Does the school name match the transcript? Does the scholarship essay describe a financial situation consistent with aid forms?

Then proofread for mechanics: dates, capitalization, file uploads and required fields.

DARE TO DREAM ADVICE: "Consistency builds credibility. Every part of the application should feel like evidence from the same life, not separate stories written for separate forms." — Dare To Dream

Final-form checklist

- Legal name checked against passport.
- Email address professional and monitored daily.
- Dates consistent across application, CV and transcript.
- All institutions and employment periods disclosed as required.
- Activities are accurate and prioritized.
- Essays uploaded to the correct university.

- Correct program and intake selected.
- Application fee or approved waiver completed.
- Confirmation saved after submission.
- Portal checked later for missing items.

Official sources for this chapter

Common App, Apply to College: <https://www.commonapp.org/apply/>

Common App, First-Year Toolkit: <https://www.commonapp.org/apply/fy-toolkit/>

Common App, Transfer Toolkit: <https://www.commonapp.org/apply/transfer-toolkit/>

CHAPTER 8

WRITING THE PERSONAL ESSAY AND STATEMENT OF PURPOSE

The personal essay and statement of purpose are not the same document with different titles. They may overlap, but their purpose changes by degree level and program.

At the undergraduate level, a personal essay often helps admissions officers understand character, perspective, growth and the experiences behind the application. At the graduate level, a statement of purpose is usually more academic and professional: what you want to study, what prepared you, why the program fits and what you intend to do with the training. A PhD statement should usually go further into research direction and scholarly fit.

Always follow the prompt. A beautifully written essay that answers the wrong question is still a weak response.

Start with evidence, not adjectives

Many essays begin with claims: “I am passionate,” “I am hardworking,” “I have always dreamed,” “I am a born leader.” These phrases are common because they are easy to write. They are also difficult to verify.

Replace adjectives with evidence.

Instead of: “I became passionate about renewable energy.”

Try: “During my final-year project, I modeled the output of a small solar microgrid for a rural clinic and discovered how design choices changed both cost and reliability.”

The second sentence gives the reader something to evaluate.

A useful graduate SOP structure

A strong statement can often be built in five movements:

- 1. Current academic or professional direction.** What problem, field or capability now matters to you?
- 2. Preparation.** Which courses, projects, research or professional experiences created readiness?
- 3. Evidence of fit.** Why does this particular program match your goals?
- 4. Future direction.** What do you intend to do after the degree?
- 5. Closing logic.** Why is this the right next step now?

This is not a mandatory formula. It is a way to ensure that motivation is supported by evidence.

Avoid the “university brochure paragraph”

A weak “Why this university?” paragraph simply repeats website language: world-class faculty, diverse campus, cutting-edge research, global community. Those claims could describe hundreds of institutions.

A stronger paragraph identifies specific curriculum elements, research groups, faculty interests, facilities or experiential opportunities and connects them to the applicant’s prior work and next goal.

Do not list faculty names merely to look researched. If you mention a professor, understand the relevance.

For PhD applicants: research fit without pretending certainty

A doctoral applicant is not expected to know the exact dissertation topic years in advance, but should demonstrate intellectual direction. Describe the questions you want to investigate, the methods or domain you are prepared to use and how your previous work led there.

Avoid making claims such as “Professor X will supervise my dissertation” unless that arrangement actually exists. Better language is: “Professor X’s recent work on ____ is relevant to my interest in ____.”

Undergraduate personal essays

For undergraduate applicants, the essay should reveal something that grades and activities cannot show on their own. A modest story told with reflection can be stronger than a dramatic event told without insight.

Good topics can involve responsibility, intellectual curiosity, failure, family context, a change in perspective, a project, a community problem or a small experience that shaped how you think. The topic does not need to be extraordinary. The reflection needs to be specific.

What to avoid

- Writing what you think an American university “wants to hear.”
- Copying sample essays or using another student’s structure too closely.
- Turning the essay into a resume in paragraph form.
- Making unverifiable claims about research, leadership or social impact.
- Overusing quotations from famous people.
- Describing the United States only as a place to earn more money.
- Writing a visa-style explanation inside an admissions essay.
- Using one generic essay for every graduate program without meaningful customization.

Responsible use of writing assistance

It is reasonable to seek feedback on clarity, grammar and structure. The ideas, experiences and factual claims must remain yours. If a university provides a policy

about generative AI or writing assistance, follow it. Never allow a tool or another person to invent experiences, research or achievements on your behalf.

Editing in three passes

Pass 1: Logic. Does every paragraph serve the prompt?

Pass 2: Evidence. Are claims supported by concrete examples?

Pass 3: Language. Remove repetition, vague phrases and unnecessary adjectives.

Read the essay aloud. If a sentence sounds unlike something you would ever say, rewrite it.

DARE TO DREAM NOTE: “A scholarship or admissions essay is not a performance of perfection. It is a clear argument that your past preparation and future direction belong together.” — Dare To Dream

SOP planning worksheet

Complete these sentences before drafting:

- I want to study ____ because I am trying to understand/build/solve ____.
- My strongest preparation is ____ because it taught me ____.
- A gap I still need to address is ____.
- This program is relevant because ____, ____ and ____ connect directly to my goals.
- After the degree, I intend to ____.
- The most important evidence that I can succeed is ____.

Official sources for this chapter

Common App, student guides and essay resources: <https://www.commonapp.org/apply/student-guides-and-resources/>

Always follow the essay prompts and academic-integrity policies published by each university or program.

CHAPTER 9

RECOMMENDATION LETTERS, CVs AND PORTFOLIOS

A recommendation letter should add evidence that the applicant cannot provide alone. The strongest recommenders are not always the most senior or famous people available. They are usually people who know your work well enough to describe it with specific examples.

Choosing recommenders

For undergraduate applicants, recommendations may come from teachers, counselors or other school officials depending on the institution's requirements. Choose teachers who can speak about learning habits, contribution, intellectual growth and classroom performance.

For graduate and PhD applicants, academic references are often especially important, though professional references may be appropriate for professionally oriented programs or applicants with substantial work experience. Read the requirement carefully: a program may explicitly request academic references.

Ask early and professionally

A recommender needs time. Ask several weeks before the earliest deadline whenever possible. Explain what you are applying for and why you are asking that person specifically.

Provide a small recommendation packet:

- CV or resume.
- Unofficial transcript if relevant.
- Draft statement of purpose or a short goals summary.
- Program list and deadlines.
- Reminder of projects, classes or work you completed with the recommender.
- Submission instructions if the system is unusual.

Do not write the letter yourself unless the recommender or institution follows a process that explicitly asks you for a draft. Even then, ensure the final letter genuinely represents the recommender's assessment and complies with institutional expectations.

What makes a useful recommendation

Specificity. "Excellent student" is weaker than an example showing how you approached a difficult research problem, led a team or improved after feedback.

Comparative context. A recommender who can place your performance among peers can help the committee understand scale.

Relevance. A letter for a data-science master's program should ideally say something about quantitative ability, programming, analysis, research or professional readiness.

The graduate CV

A graduate CV or resume should be designed for the program, not copied from a corporate job application without revision. Depending on the field, include:

- Education.
- Research experience.
- Publications and presentations.
- Major academic projects.
- Professional experience.
- Technical skills.
- Awards and scholarships.
- Leadership and service.
- Certifications that are genuinely relevant.

Use reverse chronological order unless there is a strong reason not to. Quantify outcomes when possible. Do not inflate basic familiarity into “expert” skills.

The PhD academic CV

For doctoral applications, an academic CV may be longer and can include research methods, conferences, teaching, publications, working papers, thesis title, supervisors and research interests. Be precise about publication status. “Submitted,” “under review,” “accepted” and “published” are different claims.

Portfolios

Architecture, design, art, film, music and some technical programs may require portfolios or auditions. A portfolio is not simply a gallery of attractive final products. Programs may want process, design thinking, technical range, reflection or evidence of individual contribution.

Follow file-size, format and attribution rules exactly. If a project was completed by a team, identify your contribution honestly.

Recommendation follow-up

Send a polite reminder before the deadline if the letter is still outstanding. After the cycle, thank the recommender and, when appropriate, share the outcome. Professional gratitude matters.

DARE TO DREAM ADVICE: “Choose the person who can describe your work, not the person whose title looks most impressive on the application.” — Dare To Dream

Recommendation request template

Subject: Recommendation request — [Your Name], [Program/Intake]

Dear [Professor/Dr./Mr./Ms. Name],

I am preparing applications for [degree/field] programs beginning in [term/year], and I would be grateful if you would consider writing a recommendation for me. I am asking because [brief specific reason — course, project, research, work].

My earliest deadline is [date]. I have attached my CV, academic record and a short summary of the programs and my goals. I am happy to provide any additional information that would be useful.

Thank you for considering my request.

Kind regards,

[Name]

Official sources for this chapter

Common App, recommendation process resources: <https://www.commonapp.org/apply/fy-toolkit/>

Always follow the recommender and portfolio requirements of each target institution.

CHAPTER 10

INTERVIEWS, AUDITIONS AND OTHER EVALUATIONS

Not every U.S. university application includes an interview. When an interview is offered or required, its role can vary: evaluative, informational, scholarship-related, departmental, alumni-led or part of a competitive selection process.

The purpose of an admissions interview

An interview is usually another opportunity for the institution to understand the application and for the applicant to demonstrate communication, judgment and fit. It is not a test of an American accent or a performance of memorized answers.

Prepare ideas, not scripts.

Questions you should be able to answer

- Why this field?
- Why this program or university?
- What experience prepared you?
- What project or achievement matters most to you?
- Tell me about a challenge or failure.
- What do you hope to contribute?
- What are your academic or professional goals?
- What questions do you have for us?

Graduate and PhD interviews may include technical questions, discussion of prior research, methods, faculty fit, teaching responsibilities or funding.

The evidence method

For behavioral questions, use a simple sequence:

Situation. Give only the context needed.

Action. Explain what you personally did.

Result. Give the outcome and what you learned.

This prevents long answers that never reach the point.

Online interview preparation

Many international interviews are conducted online. Test your camera, microphone, lighting, internet connection and platform. Keep the camera near eye level. Use a neutral background. Join early.

Have a backup internet plan where possible. If a technical problem occurs, communicate calmly rather than pretending nothing happened.

Scholarship interviews

Scholarship interviews often examine motivation, leadership, impact, financial need, future plans or community contribution. Re-read your scholarship application beforehand. The interview should be consistent with what you submitted.

If asked about financial need, be specific and respectful. A scholarship committee needs a credible financial picture, not emotional exaggeration.

PhD interviews

Prepare to discuss your research in multiple levels of detail: a 30-second summary, a two-minute explanation and a deeper technical discussion. Review your own thesis, publications and project decisions. Faculty may ask why you chose a method or what you would do differently.

Also prepare questions about research expectations, advisor structure, lab culture, funding, teaching, qualifying examinations and student outcomes.

Questions to ask the institution

Good questions cannot be answered with a five-second website search. Examples:

- How do students in this program typically find research or internship opportunities?
- What academic support is available during the first semester?
- How are advisors assigned?
- For doctoral students, how is funding normally structured across the program?
- What is one challenge international students often underestimate in this program?

After the interview

Send a short thank-you message when appropriate. Do not send multiple follow-ups asking whether you were accepted unless the institution invites status questions.

DARE TO DREAM NOTE: "An interview should sound prepared, not memorized. You are not trying to deliver perfect sentences; you are trying to make your reasoning easy to trust." — Dare To Dream

Interview preparation sheet

Write bullet-point evidence for:

- Why this field.
- Why this program.
- Strongest academic example.
- Strongest leadership or teamwork example.
- A failure and what changed afterward.
- A difficult decision.
- Long-term goal.
- Three questions for the interviewer.

Official sources for this chapter

Interview practices vary by institution and program. Use the official admissions or department website and communications from the university as the controlling source.



PART III

SCHOLARSHIPS, FUNDING AND FINANCIAL PLANNING

CHAPTER 11

UNDERSTANDING THE TRUE COST OF STUDY

Before searching for scholarships, understand the problem the scholarship needs to solve. The relevant number is not tuition. It is the full cost of attendance and the amount you can reliably cover without depending on uncertain income or future awards.

Build the annual cost from the bottom up

A university's published international student budget may include:

- Tuition.
- Mandatory university and program fees.
- Housing.
- Food or meal plan.
- Health insurance.
- Books and academic supplies.
- Personal expenses.
- Local transportation.

Your real budget may also include costs that do not appear prominently in the estimate:

- Application and test fees.
- Credential evaluations where required.
- Visa application fee.
- I-901 SEVIS fee.
- Flights from South Asia and domestic travel inside the United States.

- Initial housing deposit and utility setup.
- Winter clothing and basic household items.
- Laptop, software or specialized equipment.
- Emergency travel.
- Currency conversion charges and international transfer fees.

Separate one-time and recurring costs

A first-year budget is often higher because of setup costs. Create two columns: one-time and annual recurring. This prevents you from assuming that a first-year deposit or laptop purchase will repeat every year, but also prevents you from forgetting that tuition, insurance and housing can increase.

Calculate net cost after confirmed aid

Use this formula:

Estimated annual cost of attendance

minus **guaranteed renewable scholarship or grant**

equals **estimated annual family/sponsor responsibility**

Do not subtract a scholarship that you have not yet won. Do not count possible on-campus employment as guaranteed funding unless the university has explicitly included a guaranteed position in the offer.

Read renewal conditions

A scholarship may be renewable only if you maintain a minimum GPA, complete a minimum number of credits, remain in a particular major or meet other conditions. Some awards cover four years; others cover one year. Some are a fixed dollar amount, which means their real value may shrink if tuition rises.

Write renewal conditions into your university comparison spreadsheet before accepting the offer.

Financial planning for currency risk

South Asian families paying U.S. expenses are exposed to exchange-rate movements. A budget that barely works at today's exchange rate may become difficult if the local currency weakens. Build a reasonable contingency rather than calculating to the last dollar.

Do not speculate on exchange rates. The purpose of a buffer is not to predict the future; it is to avoid a plan that fails after a modest change.

Education loans

A loan can be part of a responsible education plan, but the repayment logic matters. Compare interest rate, currency, grace period, collateral requirements, co-borrower obligations, processing fees and repayment schedule. Estimate repayment under conservative salary assumptions rather than the highest salary advertised online.

For graduate applicants, calculate whether the degree materially improves your expected career position. For undergraduate applicants, remember that borrowing can continue for several years before full-time employment begins.

Proof of funding versus affordability

A student may be able to document enough funds for university or visa purposes and still have an unhealthy long-term financial plan. Proof of funds answers “Can this cost be supported?” Affordability asks “Can this family support the cost without unacceptable financial strain over the full degree?”

Treat those as separate questions.

A four-year undergraduate example

Suppose a university estimates annual cost at \$48,000 and offers a renewable \$18,000 scholarship. The first-year net estimate is \$30,000.

Do not stop there. If costs rise by even 3% each year and the scholarship stays fixed, the approximate four-year gross cost becomes:

Year 1: \$48,000

Year 2: \$49,440

Year 3: \$50,923

Year 4: \$52,451

Total estimated gross cost: \$200,814

Four years of a \$18,000 scholarship: \$72,000

Approximate family responsibility before travel and other extras: \$128,814

The exact numbers will differ, but the method shows why a four-year view is more useful than a first-year headline.

A graduate example

A 16-month master’s program can look cheaper than a two-year program, but compare credit load, internship opportunities, summer costs, assistantship eligibility and whether the shorter program allows enough time for recruiting. “Shorter” is not always “better,” and “longer” is not always “more valuable.”

DARE TO DREAM NOTE: “An offer is only a good offer when the full journey is financially possible.” — Dare To Dream

Financial readiness checklist

- Maximum family contribution agreed in writing.
- Expected annual cost from official university source.
- Scholarship amount and renewal conditions confirmed.

- Currency and transfer buffer included.
- One-time setup costs listed.
- Loan payment modeled if borrowing.
- Emergency reserve considered.
- Second-year and later costs estimated, not assumed.

Official sources for this chapter

EducationUSA, Finance Your Studies: <https://educationusa.state.gov/>

U.S. Department of State, Student Visa fee information: <https://travel.state.gov/content/travel/en/us-visas/study/student-visa.html>

U.S. Immigration and Customs Enforcement, I-901 SEVIS fee information: <https://www.ice.gov/sevis/i901>

Always use the target university's official cost-of-attendance and international-student financial certification pages for institution-specific figures.

CHAPTER 12

TYPES OF SCHOLARSHIPS AND FINANCIAL AID

“Scholarship” is a broad word. Two awards with the same dollar value can have completely different eligibility rules, application processes and renewal conditions. Understanding the categories helps you search more efficiently.

Merit scholarships

Merit awards are based primarily on academic or other achievement. Criteria can include grades, course rigor, standardized test scores, leadership, talent, research, service or a combination of factors.

Some undergraduate merit scholarships are automatic with admission if the applicant meets published criteria. Others require a separate application, nomination or earlier deadline. At the graduate level, merit funding may come from the university, department, faculty grant, research center or external sponsor.

Need-based institutional aid

Some U.S. colleges provide institutional need-based aid to international undergraduate students. Policies vary substantially. A university may be need-aware for admission, need-blind for certain applicants, or offer limited need-based funding.

College Board’s CSS Profile is used by participating institutions to assess eligibility for nonfederal institutional aid, and many participating colleges accept CSS Profile from international students. A family can generally report finances in its home currency on the international application.

Do not assume that every college using CSS Profile gives aid to international students. Check the institution’s international financial-aid page and the current CSS Profile participating-institution information.

Departmental scholarships

Departments may offer awards specifically for students in a major or program. These can be overlooked because they may not appear on the general admissions scholarship page. Search the department, graduate school, honors program and international office websites.

Graduate assistantships

Graduate funding can include teaching assistantships, research assistantships or other graduate assistant roles. Compensation can involve a stipend, tuition waiver, tuition reduction, health insurance contribution or some combination.

Never assume that admission automatically includes an assistantship. Read the offer letter. Ask whether funding is guaranteed, renewable, competitive each year or dependent on a specific grant.

Fellowships

Fellowships may support tuition, living expenses or research and often carry fewer work obligations than assistantships, though structures vary. Doctoral programs may combine fellowship and assistantship support across different years.

External scholarships

External awards can come from governments, foundations, professional associations, employers, community organizations, charitable trusts and international programs. Eligibility may depend on nationality, field, gender, geographic region, public-service goals or return-home commitments.

Verify the sponsor's legitimacy and conditions. Some awards require recipients to return to their home country for a specified period or maintain particular academic performance.

Athletic and talent-based awards

Some institutions offer athletic scholarships or awards for music, art, performance and other talents. Athletic recruitment is a specialized process and depends on division, sport, eligibility and institutional policy. Students should use official university athletic departments and recognized governing-body resources rather than unofficial recruitment promises.

Tuition discounts are not always “scholarships”

A university may call an award a scholarship, tuition grant, tuition waiver, international award, dean's award or fellowship. Focus on the financial effect and conditions rather than the label.

Scholarship stacking

Some universities allow multiple awards to be combined up to a limit; others reduce one award when another is received. External scholarships may also affect institutional aid. Ask about stacking before assuming two awards can be added together.

Funding by degree level

Undergraduate: institutional merit and need-based aid can be important, but full funding is highly competitive.

Coursework master's: partial scholarships are common at some institutions; full funding is less predictable and program-specific.

Research master's: research or teaching support may be more available in some fields, but it is not universal.

PhD: many research doctoral programs provide funding packages, particularly in fields where students contribute through research or teaching. Funding structure, duration and summer support must be verified in the offer.

DARE TO DREAM NOTE: “A scholarship application is not a plea for help; it is an argument for potential, preparation and fit.” — Dare To Dream

Scholarship search map

Search in this order:

1. University admission scholarship page.
2. International student financial-aid page.
3. Academic department page.
4. Graduate school or honors college page.
5. External scholarship databases and official sponsors.
6. Professional associations in your field.
7. Government or foundation programs in your home country.

Official sources for this chapter

EducationUSA, Financial Aid: <https://educationusa.state.gov/find-financial-aid>

CSS Profile, International Students: <https://cssprofile.collegeboard.org/international-students>

CSS Profile, participating institutions and current application: <https://cssprofile.collegeboard.org/>

Federal Student Aid, eligibility information: <https://studentaid.gov/understand-aid/eligibility>

CHAPTER 13

HOW TO WIN SCHOLARSHIPS MORE STRATEGICALLY

Students often approach scholarships as a volume exercise: apply to as many as possible and hope. Volume can help only when the applications are eligible, credible and well targeted. A better strategy is to classify each opportunity by probability, value and effort.

The scholarship triangle

Evaluate three factors:

Eligibility. Do you clearly meet the nationality, degree, academic, field, age, enrollment and deadline requirements?

Evidence. Can you prove the qualities the scholarship values — academic excellence, leadership, service, research, entrepreneurship, financial need or community impact?

Fit. Does your proposed degree and future plan align with the sponsor's purpose?

If eligibility is weak, effort should be low. If evidence and fit are strong, invest more time.

Build a scholarship inventory

Create a table with:

- Scholarship name.
- Sponsor.
- Amount and duration.
- Degree level.
- Nationality requirement.
- Field restrictions.
- Separate application required?
- Essay questions.
- Recommendation requirement.
- Priority deadline.
- Renewable?
- Conditions.
- Status.

Sort by earliest deadline and by funding value.

Scholarship essays are different from admission essays

An admission essay asks whether you belong academically and personally at the institution. A scholarship essay often asks why the sponsor should invest scarce funding in you.

Show outcomes. If the prompt asks about leadership, describe a situation where people, resources or decisions changed because of your action. If it asks about community impact, quantify the reach when possible and explain what you learned.

Financial-need statements

A financial-need statement should be factual. Explain household income, dependents, education expenses, currency constraints or other relevant circumstances only when requested. Avoid dramatic language that cannot be supported.

Make the gap clear:

- Total expected cost.
- Confirmed family contribution.
- Confirmed existing aid.
- Remaining gap.
- Why the requested scholarship changes feasibility.

Scholarship interviews

Prepare the same evidence used in the written application. Know the sponsor's mission. Be ready to explain how your study plan serves a larger goal without promising unrealistic social impact.

Common scholarship mistakes

- Applying after the priority deadline.
- Missing a separate scholarship form.
- Reusing an essay that does not answer the new prompt.
- Claiming leadership without evidence.
- Ignoring renewal conditions.
- Assuming the largest scholarship is automatically the best overall offer.
- Paying a "processing fee" to an unknown scholarship agent.
- Sharing banking or identity information with an unverified sponsor.

Scholarship scams

Be suspicious of guaranteed awards, requests to pay money to receive money, high-pressure deadlines, unofficial email domains, promises based on "connections," and awards that cannot be verified through the sponsor's official website.

A legitimate scholarship should have clear eligibility, application and contact information. If a university scholarship is real, the university should be able to confirm it.

The scholarship story bank

Maintain short notes on five stories you can adapt:

1. Academic challenge and growth.
2. Leadership or teamwork.
3. Service or community contribution.
4. Research, project or professional achievement.
5. Long-term goal and why education matters to it.

For each story, record the situation, your action, measurable result and lesson. This reduces last-minute writing and helps you avoid repeating the same anecdote in every application.

DARE TO DREAM ADVICE: “The strongest scholarship application does not say, ‘I deserve this.’ It shows, ‘Here is what I have done, here is what I am building, and here is why your investment matters.’” — Dare To Dream

Official sources for this chapter

EducationUSA financial-aid search: <https://educationusa.state.gov/find-financial-aid>

Scholarship conditions should always be verified on the official sponsor or university website.

CHAPTER 14

CSS PROFILE, FEDERAL AID AND INTERNATIONAL STUDENTS

Financial-aid terminology can be confusing because systems designed for U.S. citizens and residents often appear in the same university website that international applicants read. Understanding the distinction can save time.

FAFSA and U.S. federal student aid

The Free Application for Federal Student Aid (FAFSA) is used for U.S. federal student aid. Most students in F-1 status are not eligible for U.S. federal student aid simply because they are international students; federal eligibility depends on U.S. citizenship or specific eligible noncitizen categories.

Do not complete a federal aid process based on an assumption. Use Federal Student Aid's official eligibility rules and the university's instructions.

CSS Profile and institutional aid

CSS Profile is different from FAFSA. It is a College Board application used by participating colleges and scholarship programs to award nonfederal institutional aid. Many colleges use it for international applicants.

College Board states that international families can enter income, assets and expenses in their home currency and the system converts the information. This is useful for South Asian families because it reduces the need to manually convert every figure into U.S. dollars.

Not every university uses CSS Profile

Some institutions use their own international financial-aid form. Some require CSS Profile. Some offer merit aid only. Others offer no institutional need-based aid to international students.

The correct process is:

1. Read the university's international financial-aid page.
2. Check whether CSS Profile is required.
3. Note the financial-aid deadline separately from the admission deadline.
4. Submit supporting documents through the specified system, such as IDOC, only when requested.

Current CSS Profile fees

As of September 2026, College Board lists the CSS Profile fee as \$25 for the initial application to one institution and \$16 for each additional institution. Fee-waiver rules published by College Board primarily describe domestic undergraduate eligibility; international students should not assume they qualify for an automatic waiver.

Because fees can change, verify the current fee before submission.

Reporting family finances

Financial-aid forms may ask about:

- Parent income.
- Business or farm ownership.
- Bank balances.
- Property or other assets.
- Debts.
- Number of dependents.
- Siblings in education.
- Unusual medical or family expenses.

Answer according to the form's definitions. A family business may need more detail than a salaried household. If currency inflation or a one-time income event distorts the picture, use the explanation section if available and provide evidence when requested.

Financial-aid honesty

Aid forms can be compared with other documents later. Do not understate assets or income to increase aid. Do not create separate “admission” and “visa” versions of the family's financial story. Inconsistency can damage credibility.

Need-aware admission

Some institutions consider an international applicant's financial need when making the admission decision. This is called need-aware admission. Others may be need-blind for certain groups. The policy can change, so verify the current international admission and financial-aid statement for each institution.

A practical family meeting

Before submitting any need-based aid form, hold a family meeting and agree on the numbers. Identify who owns each bank account, business, property or loan. Gather tax or income documents. If parents are separated or divorced, check whether the institution or CSS Profile requires information from both parents.

DARE TO DREAM NOTE: “Financial-aid forms are not the place for estimates made from memory. Build the financial picture from documents first.” — Dare To Dream

Official sources for this chapter

Federal Student Aid, eligibility requirements: <https://studentaid.gov/understand-aid/eligibility>

CSS Profile, About: <https://cssprofile.collegeboard.org/about>

CSS Profile, International Students: <https://cssprofile.collegeboard.org/international-students>

CSS Profile, Cost: <https://cssprofile.collegeboard.org/help-center/what-cost-css-profile-and-what-payment-methods-are-accepted>

CHAPTER 15

COMPARING FINANCIAL-AID OFFERS

Admission season can be emotionally intense. A student may receive an offer from a long-dreamed-of university and feel pressure to accept immediately. Financial comparison should slow the process down.

Build a standard comparison table

For every admitted institution, record the same fields:

Item	University A	University B	University C
Tuition and mandatory fees			
Housing and food			
Insurance			
Books/personal/transport			
Total official estimated cost			
Scholarship/grant			
Assistantship/stipend			
Net annual cost			
Scholarship renewable?			
Renewal requirement	GPA/credit		
Deposit deadline			

Distinguish grant from loan and work

A scholarship or grant reduces the amount you need to pay. A loan delays payment. Work-study or campus employment requires work and may not be available to every international student in the same way as domestic financial-aid programs.

Do not combine these categories when comparing offers.

Stipend mathematics for graduate offers

If a graduate assistantship includes a stipend, ask whether the figure is annual, academic-year, nine-month or twelve-month. Check whether summer support is included. Ask what portion of tuition is covered and whether mandatory fees or health insurance remain your responsibility.

A \$25,000 stipend in a high-cost city can produce a different lifestyle from a \$22,000 stipend in a lower-cost region. Compare local rent and transport, not only stipend size.

Tax and payroll

Graduate stipends and employment income can have tax implications. Rules depend on income type, tax treaty, residence status for tax purposes and other factors. Universities often provide tax resources, but students should not assume the advertised stipend equals take-home pay.

This book does not provide tax advice. Use official university payroll guidance and qualified tax resources when needed.

Scholarship appeals

Some universities permit students to request a financial-aid review when family circumstances change or a competing offer exists. Others do not negotiate awards. If you request reconsideration, be respectful, factual and specific.

Do not threaten the university or fabricate a competing award. Provide documentation if the institution asks for it.

Decision rule

Choose an institution only after you can answer:

- What will we pay in year one?
- What will we probably pay in later years?
- What conditions could reduce the scholarship?
- What happens if the student cannot secure campus work?
- Is the funding guaranteed or competitive each year?
- Can the family sustain this plan if currency or living costs move against us?

DARE TO DREAM ADVICE: *“Celebrate the admission letter. Study the financial letter.” — Dare To Dream*

Official sources for this chapter

Use the official financial-aid award letter, graduate funding letter, cost-of-attendance page and scholarship terms from each institution. Those documents control over general advice.



PART IV

DEADLINES AND APPLICATION MANAGEMENT

Dare To Dream Global Opportunities

CHAPTER 16

EARLY ACTION, EARLY DECISION, REGULAR DECISION AND ROLLING ADMISSION

The word “deadline” hides several different admissions systems. Undergraduate applicants in particular need to understand the consequences before choosing an early application plan.

Early Action

Early Action generally allows a student to apply earlier and receive an earlier decision without a binding commitment to enroll. However, policies vary. Some universities use Restrictive Early Action or Single-Choice Early Action, which may limit other early applications.

Never rely on a general definition when a university publishes its own rules. Read the institution’s exact early-application policy before submitting elsewhere.

Early Decision

Early Decision is generally a binding application plan. A student who is admitted under the terms of the agreement is expected to enroll and withdraw other applications, subject to the institution’s stated financial-aid provisions.

International students should be especially careful. Do not use a binding plan merely because you believe it improves admission chances. Before applying, understand the likely financial-aid process and discuss affordability with your family. If you need to compare multiple financial offers, a binding plan may reduce that flexibility.

Regular Decision

Regular Decision is the standard nonbinding process at many institutions. Deadlines often fall later than early plans, although the exact date varies. A later deadline does not mean the application should be started later; recommendations, testing, aid forms and scholarship deadlines may still come earlier.

Rolling Admission

Under rolling admission, an institution may review applications as they become complete and continue until programs fill or a final deadline arrives. Applying earlier can therefore matter. “Rolling” does not mean “no deadline.” Scholarships, housing and specific majors may have priority dates.

Priority deadlines

A priority deadline can affect scholarships, honors programs, housing, assistantships or preferred consideration. Missing it may not close admission but may reduce access to funding or opportunities.

For international applicants, an earlier institutional deadline may also help create enough time for financial certification, I-20 issuance, visa scheduling and travel.

Graduate and PhD deadlines

Graduate programs usually do not follow the undergraduate early-action system. A university can have dozens of different graduate deadlines. A PhD program may have one annual deadline for fall admission, while a professional master’s program may have several rounds.

A deadline labelled “final” may be too late for funding consideration. Look for phrases such as:

- Priority consideration.
- Funding deadline.
- Fellowship deadline.
- Assistantship deadline.
- International applicant deadline.
- Recommended deadline.

Time zones matter

Application systems may close according to the university’s local time, Eastern Time, Central Time or a platform-specific time zone. South Asian applicants should convert the deadline in advance. Never plan to submit at 11:55 p.m. on the date shown.

Create an application hierarchy

Use three levels:

Level A — hard deadlines: application portal, scholarship submission, test registration, visa appointment.

Level B — dependency deadlines: recommendations, transcripts, bank letters, credential evaluation.

Level C — internal deadlines: your own earlier completion targets.

Most missed deadlines are caused by a dependency, not by the main form.

Deadline language to verify

If a university says “documents must be received by,” do not assume you only need to request them by that date. If it says “application must be submitted by,” supporting material may follow a different rule. When unclear, ask admissions in writing.

DARE TO DREAM NOTE: “The application deadline is not your work deadline. Your work deadline should come first.” — Dare To Dream

Official sources for this chapter

Common App, application resources: <https://www.commonapp.org/apply/>

University-specific deadlines and early-application rules must be verified on each institution's official admissions website.

CHAPTER 17

THE MASTER DEADLINE TRACKER

A spreadsheet may be the most important application tool you create. Memory is not a system, especially when you are managing different portals, recommenders, scholarship forms and financial requirements.

The minimum tracker

Include the following columns:

Field	Why it matters
University and program	Avoid applying to the wrong campus or degree
Intake	Fall, spring or other term
Application platform	Common App, university portal, graduate portal
Admission deadline	Main submission date
Funding deadline	Often earlier or separate
Financial-aid form	CSS Profile or institutional form
Test requirements	SAT/ACT/GRE/GMAT/English test
Transcript status	Requested, uploaded, received
Recommendation status	Requested, sent, received
Application fee	Paid/waived
Portal status	Incomplete/complete/under review
Decision	Admit/waitlist/deny
Scholarship	Amount and conditions
Deposit deadline	Final decision timing

Use status labels

Keep labels simple:

- Not started.
- In progress.
- Waiting on third party.
- Ready to submit.
- Submitted.
- Complete.
- Decision received.

Highlight “waiting on third party” items. These are often the highest risk because you cannot finish them alone.

Weekly application meeting

Set one fixed time each week to review the tracker. For families, this can also be the time to discuss finance documents and payments. Do not allow admissions tasks to interrupt every day of school or work.

During the weekly review, ask:

1. What deadline is next?
2. What task has no owner?
3. What are we waiting for?
4. What has changed on a university website?
5. Which application is ready to submit now?

Save evidence

Keep a folder for each university with:

- Submitted application PDF if available.
- Essays.
- Receipt or fee confirmation.
- Scholarship form.
- Financial-aid submission confirmation.
- Important email correspondence.
- Admission decision and funding letter.

Do not store passwords in an unsecured spreadsheet shared with many people.

Email management

Create one professional email address for applications if your current inbox is difficult to manage. Check spam folders. Add official university domains to safe senders when possible.

Use folders or labels such as:

- Action required.
- Submitted.
- Financial aid.
- Decisions.
- Visa and I-20.

A missed portal activation email can delay an otherwise complete application.

Avoid duplicated effort

Create reusable source documents: activity descriptions, CV bullets, course lists, family financial information and a story bank. Reuse facts, not generic essays. Every university-specific answer still needs customization.

Application quality-control day

Two days before each internal submission date, review only for correctness. Do not continue rewriting the essay endlessly while missing a required document.

Use a second reader for high-risk details: program name, deadline, scholarship form, fee and uploaded file.

*DARE TO DREAM ADVICE: “Good organization does not make an applicant more qualified. It makes sure qualification is not lost through preventable mistakes.”
— Dare To Dream*

Official sources for this chapter

Common App, application guidance: <https://www.commonapp.org/apply/>

Use each university portal and official admissions communications as the source of truth for application completion.

CHAPTER 18

SUBMITTING, FOLLOWING UP AND HANDLING DECISIONS

Submission feels final, but the admissions process continues. The most important word after “submitted” is “complete.”

Activate your applicant portal

Many institutions send a separate portal invitation after the application is submitted. The portal may show missing documents, application status, financial-aid tasks and eventually the decision.

Activate it promptly. Record the login method securely.

What “incomplete” can mean

A submitted application may remain incomplete because of:

- Missing transcript.
- Recommendation not received.
- English test score not matched.
- Application fee unresolved.
- Required portfolio not submitted.
- Financial-aid document outstanding.
- Program-specific form missing.

If the portal status does not update after a reasonable processing period, contact the admissions office with your full name and applicant ID. Be concise.

A professional status email

Subject: Application status question — [Applicant ID], [Program]

Dear Admissions Team,

I submitted my application to the [program] for [term/year] on [date]. My applicant portal currently shows [document] as missing. The document was [uploaded/sent] on [date]. Could you please confirm whether any further action is required from me?

Thank you for your assistance.

Kind regards,

[Full Name]

[Applicant ID]

Admission

An admission letter may include conditions: final transcripts, degree completion, minimum grades, proof of funding, deposit or enrollment documents. Read all pages and portal tasks.

Do not assume the scholarship information is included in the admission letter. Financial decisions can arrive separately.

Waitlist

A waitlist means the institution has not offered admission at that time but may do so later. Follow the university's instructions. Some ask whether you wish to remain on the waitlist; others accept a brief letter of continued interest.

Do not send weekly emails, new essays or extra recommendations unless the university invites them. Continue with other options and meet their deadlines.

Denial

A denial is not evidence that you are incapable of succeeding in the field. Selective admission depends on institutional priorities, capacity and the applicant pool. Review whether your overall list was balanced before deciding to reapply.

If reapplying, change something meaningful: academic preparation, university list, research fit, writing, testing where relevant, funding strategy or application timing. Repeating the same application and hoping for a different outcome is not a strategy.

Deferral

A student admitted for one term may sometimes request to defer enrollment. Policies vary and scholarships may not automatically carry forward. Do not assume a deferral is guaranteed until the university confirms it in writing and issues updated immigration documents where required.

Choosing among offers

Return to your scorecard and financial table. Consider:

- Academic fit.
- Total net cost.
- Funding security.
- Program length.
- Research or internship access.
- International support.
- Career services.
- Location and living cost.
- Personal preference.

The “best” offer is the one that fits the whole plan.

DARE TO DREAM NOTE: “Admission is a milestone, not the finish line. The next decision — whether and how to attend — deserves the same care as the application.” — Dare To Dream

Official sources for this chapter

University applicant portals, decision letters and financial-aid communications are the controlling sources for institution-specific requirements.



PART V

FROM ADMISSION TO THE F-1 STUDENT VISA

Dare To Dream Global Opportunities

CHAPTER 19

THE FORM I-20, SEVIS AND FINANCIAL CERTIFICATION

After you accept an offer from a school that is certified by the Student and Exchange Visitor Program (SEVP), the international student office may begin the process of issuing a Form I-20, Certificate of Eligibility for Nonimmigrant Student Status. The Form I-20 is central to the F-1 student process, but it is not a visa and does not itself guarantee entry to the United States.

Before the I-20 is issued

Universities commonly ask international students to provide financial certification showing enough funds for the school's required period, often using the institution's estimated cost figure. The exact documents differ by school and may include bank statements, sponsor letters, scholarship letters, loan approval or institutional forms.

Follow the university's format. A bank document that seems persuasive to you may still fail to meet the university's date, currency, account-holder or liquidity requirements.

Review the I-20 carefully

When you receive the I-20, check:

- Your name and date of birth.
- Country of birth and citizenship.
- School name and campus.
- Program name and education level.
- Program start and end dates.
- Estimated costs and funding sources.
- SEVIS ID.

If something is wrong, contact the Designated School Official (DSO) before using the document for the visa process. Do not edit the form yourself.

What SEVIS is

The Student and Exchange Visitor Information System (SEVIS) is the U.S. government system used to maintain information on certain international students and exchange visitors. Your SEVIS ID appears on the Form I-20.

The DSO at your school manages key updates in SEVIS, but you also have responsibilities for maintaining status after arrival. Learn who your DSO is and how to contact the international student office.

The I-901 SEVIS fee

Most new F-1 students must pay the I-901 SEVIS fee before the visa interview. As of September 2026, the I-901 fee for F and M students is \$350 according to U.S. Immigration and Customs Enforcement. The amount can change, so verify it on the official I-901/SEVIS site before paying.

Use the SEVIS ID and school code exactly as shown on the Form I-20. Save the payment confirmation.

The financial story must stay consistent

The amount and sources shown to the university, on financial certification, and during the visa process should make sense together. That does not mean every document has identical wording. It means there should not be unexplained contradictions.

If your funding includes a parent, relative, scholarship, education loan and personal savings, be able to explain the structure simply.

I-20 transfers and changes

Students who change schools, degree levels or programs may require SEVIS updates or a new Form I-20. Do not make assumptions based on a friend's experience. Ask your DSO about your specific transfer, deferral or change.

Keep copies

Maintain electronic and paper copies of every I-20 you receive, including older versions. Immigration and employment processes can later ask for evidence of your history.

DARE TO DREAM NOTE: "The I-20 is where the academic plan and financial plan meet the immigration process. Read it as carefully as an admission letter." — Dare To Dream

I-20 checklist

- Accepted offer from an SEVP-certified school.
- School financial certification completed.
- Form I-20 received from authorized school official.
- Personal and program information checked.

- SEVIS ID recorded.
- I-901 SEVIS fee paid through official channel.
- Receipt saved.
- DSO contact details saved.

Official sources for this chapter

DHS Study in the States, School Search: <https://studyinthestates.dhs.gov/school-search>

DHS Study in the States: <https://studyinthestates.dhs.gov/>

U.S. Immigration and Customs Enforcement, I-901 SEVIS Fee: <https://www.ice.gov/sevis/i901>

CHAPTER 20

THE F-1 VISA APPLICATION AND DS-160

The F-1 visa process should be approached as an official process, not as a collection of interview “tricks.” Your goal is to submit accurate information, follow the instructions of the U.S. embassy or consulate where you apply, and explain your study plan clearly if interviewed.

The general sequence

A typical new F-1 student process includes:

1. Admission to an SEVP-certified school.
2. Form I-20 issued by the school.
3. I-901 SEVIS fee paid.
4. DS-160 nonimmigrant visa application completed.
5. Visa application fee paid according to local instructions.
6. Interview appointment scheduled where required.
7. Required documents prepared.
8. Visa decision made by the consular officer.

Country-specific procedures can differ, so the website of the U.S. embassy or consulate where you apply is essential.

The DS-160

The DS-160 is the online nonimmigrant visa application. The U.S. Department of State states that applicants submit it electronically and should keep the barcode confirmation page. Consular officers use the DS-160 together with the interview and other information to determine visa eligibility.

Complete the form yourself or review every answer yourself if someone assists you. You are responsible for the content. Do not allow an agent to invent travel history, employment, social media information, relatives, funding or education details.

Current visa application fee

As of September 2026, the U.S. Department of State lists the non-petition-based nonimmigrant visa application processing fee for F student visas as \$185. Fees can change and a visa issuance fee may also apply depending on nationality, so verify current amounts and payment instructions before paying.

Visa timing

The Department of State states that new F and M student visas may be issued up to 365 days before the course start date. However, new students generally may not enter the United States more than 30 days before the program start date shown on the Form I-20.

Visa appointment wait times vary by location, season and visa category. Apply early enough to manage delays, but do not book nonrefundable travel based only on an expected visa outcome.

Documents

The Department of State identifies core documents such as the passport, DS-160 confirmation page and Form I-20, with additional documentation potentially requested. The embassy or consulate website provides country-specific instructions.

Students commonly prepare organized evidence related to:

- Academic admission.
- Financial ability.
- Academic history.
- Standardized tests where relevant.
- Sponsor or loan documentation.
- Scholarship or assistantship offers.

Do not carry a mountain of unrelated paper in the hope that volume will substitute for clarity.

Visa consultants and third-party help

A consultant may help you organize, but no consultant can guarantee a visa. You should know what is in every form submitted under your name and be able to explain your own plan without coaching signals.

The consistency test

Compare four documents before the interview:

- Application to the university.
- Form I-20.
- DS-160.
- Financial documents.

Names, dates, education, employment and funding should be consistent or have a truthful explanation.

DARE TO DREAM ADVICE: “A visa application is not the place to become a different version of yourself. Accuracy is stronger than a rehearsed story.” — Dare To Dream

Official sources for this chapter

U.S. Department of State, Student Visa: <https://travel.state.gov/content/travel/en/us-visas/study/student-visa.html>

U.S. Department of State, DS-160: <https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/forms/ds-160-online-nonimmigrant-visa-application.html>

U.S. Department of State, Visa Service Fees: <https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/fees/fees-visa-services.html>

CHAPTER 21

THE STUDENT VISA INTERVIEW

The visa interview is not an admissions interview. The consular officer is assessing eligibility for a nonimmigrant student visa under U.S. law. You should therefore avoid treating the conversation as a memorized speech about university rankings or a contest to produce perfect English.

Know your own plan

You should be able to explain, in your own words:

- What and where you will study.
- Why the program is appropriate for your academic path.
- How you chose the institution.
- How the education will be financed.
- Your relevant academic or professional background.
- Your intended direction after study.

Answers should be truthful and concise. If the officer wants more information, they can ask.

“Why this university?”

A credible answer is usually based on academic specifics: curriculum, concentration, faculty or research strengths, program structure, facilities, experiential learning or another evidence-based fit factor.

Avoid saying only “because it is highly ranked” or “because my agent recommended it.” Those answers reveal little about your own decision-making.

Funding questions

Know the annual cost shown on your I-20 and the sources of funding. If parents or relatives are sponsors, understand their occupation and ability to support the amount. If you have a loan, know the lender and general terms. If you have a scholarship or assistantship, know the amount and conditions.

Do not memorize bank balances without understanding the financial plan.

Career questions

Do not promise a career outcome that is impossible to know. Explain the skills, role, industry or contribution you hope the degree will support. If you have a clear reason to return to your country or region, explain it naturally when relevant.

The visa category is for temporary study. Be honest about your present intent and avoid statements that contradict the purpose of the visa.

Difficult questions

A question may feel unexpected: why change fields, why a lower-ranked university, why study after a long career gap, why a sibling is in the United States, why the sponsor is not a parent, or why you received a scholarship.

Do not panic. Give the factual answer. If there is context, explain it briefly.

What not to do

- Do not memorize someone else's answers.
- Do not present false employment or sponsor documents.
- Do not hide prior visa refusals when a form asks about them.
- Do not argue with the officer.
- Do not provide long speeches when a short answer is sufficient.
- Do not claim guaranteed off-campus work as part of your funding plan.
- Do not say an adviser told you to choose an answer.

Practice method

Ask a friend or adviser to conduct three mock interviews. In the first, focus on facts. In the second, focus on concise delivery. In the third, use unexpected follow-up questions.

Record yourself once. Listen for answers that sound memorized, unclear or inconsistent.

If a visa is refused

Follow the written information you receive and the official embassy or consulate guidance. Do not assume that reapplying immediately without any change will produce a different result. Understand the basis communicated to you and seek appropriate official or qualified legal guidance where needed.

This book does not provide legal advice and cannot predict an individual visa decision.

DARE TO DREAM NOTE: *"Your visa interview is not a performance. It is a short conversation about a study plan you should understand better than anyone else." — Dare To Dream*

Interview readiness checklist

- Program and university details understood.
- I-20 cost and funding understood.
- Academic history clear.
- Career goal explained in plain language.
- DS-160 reviewed before interview.
- Passport and required documents organized.

- Answers practiced without memorizing scripts.
- Country-specific embassy instructions checked.

Official sources for this chapter

U.S. Department of State, Student Visa: <https://travel.state.gov/content/travel/en/us-visas/study/student-visa.html>

Use the official website of the U.S. embassy or consulate where you apply for local procedures.

CHAPTER 22

ARRIVAL IN THE UNITED STATES AND MAINTAINING F-1 STATUS

Receiving a visa is not the end of the immigration process. Entry is determined at the port of entry, and students must then maintain their F-1 status throughout the program.

When you can enter

The U.S. Department of State and EducationUSA state that new F-1 students generally may not enter the United States more than 30 days before the program start date on the Form I-20. Plan travel within the university's recommended arrival and orientation window.

Carry important documents with you

Do not pack immigration documents in checked luggage. Keep your passport, visa, Form I-20 and university arrival information accessible. Follow current U.S. Customs and Border Protection guidance regarding entry documentation.

Report to your school

Follow your university's check-in instructions and attend international student orientation. EducationUSA emphasizes the importance of reporting to the school and meeting the DSO. Your institution may require document uploads, address confirmation or an in-person check-in.

Full course of study

F-1 students are generally expected to pursue a full course of study, subject to specific regulatory exceptions and authorization procedures. Do not drop below a required course load or withdraw from classes based only on advice from friends or professors. Contact your DSO first.

Address, program and school changes

Certain changes must be reported or reflected in SEVIS. Your DSO can explain institutional procedures for updating address, program, degree level, transfer or other information.

Online and distance education

F-1 rules limit how online or distance education can count toward a full course of study. Requirements can change and may depend on degree level and term. Before enrolling in an online-heavy schedule, ask your DSO whether the plan meets current F-1 requirements.

Travel and re-entry

International travel during study can require a valid passport, visa for re-entry when applicable, and a properly endorsed Form I-20, along with other evidence. Before leaving the United States, check with your DSO and review current government guidance.

Grace periods and program completion

Different immigration events can create different timelines after program completion or authorized practical training. Do not rely on a general “grace period” rule without checking your specific situation with the DSO or official guidance.

Your DSO relationship

Keep the international office informed early. Problems are easier to solve before a deadline or status violation than after it.

Examples of questions for your DSO:

- Can I reduce my course load for this reason?
- Can I take this online course and still meet full-time requirements?
- What should I do if I need a program extension?
- Can I travel while an employment application is pending?
- What authorization is required before an internship begins?

DARE TO DREAM ADVICE: “Immigration compliance is not a side task. It is part of your academic responsibility as an international student.” — Dare To Dream

Official sources for this chapter

DHS Study in the States: <https://studyinthestates.dhs.gov/>

EducationUSA, Prepare for Your Departure: <https://educationusa.state.gov/your-5-steps-us-study/prepare-your-departure/undergraduate>

U.S. Customs and Border Protection: <https://www.cbp.gov/>



PART VI

STUDYING, WORKING AND BUILDING A LIFE IN THE UNITED STATES

Dare To Dream Global Opportunities

CHAPTER 23

ACADEMIC CULTURE, CLASSROOM EXPECTATIONS AND INTEGRITY

A student can meet every admission requirement and still need time to adjust to the way learning is organized in the United States. The transition is not about one system being better than another. It is about understanding expectations quickly enough to participate with confidence.

Participation may count

Many U.S. courses include participation, discussion, attendance, group work, quizzes, presentations, labs or weekly assignments as part of the final grade. A student who is used to a system dominated by final examinations may need to change study habits.

Read every syllabus in the first week. It is often the most important document in the course. It can explain grading weights, attendance rules, late penalties, office hours, academic-integrity expectations, required materials and examination dates.

Office hours are part of learning

Professors and teaching assistants commonly hold office hours. Using them is not an admission that you are weak. It is a normal way to ask questions, discuss a difficult concept, clarify feedback or explore research interests.

Do not wait until the day before a final exam to introduce yourself. A short, focused question earlier in the semester can begin a useful academic relationship.

Written work and citation

Academic integrity rules can be strict. Plagiarism can include copying words without citation, submitting another person's work, reusing previous work when prohibited, fabricating data, unauthorized collaboration or using tools in ways that violate course policy.

The exact rules vary by institution and course. Learn the required citation style and ask when uncertain.

Generative AI policies

Universities and instructors may have different rules for generative AI. One professor may allow it for brainstorming with disclosure; another may prohibit it for an assignment. A university-wide policy may also apply.

Never assume that a tool is permitted because it is widely available. Follow the syllabus and ask the instructor if the policy is unclear. If a tool is permitted, do not use it to invent sources, data or experiences.

Group work

U.S. programs often use team projects. Group work can be challenging when students have different communication styles and schedules. Agree early on roles, deadlines and a shared file structure. Document decisions when the project is complex.

Leadership in a team does not mean doing all the work. It means helping the group produce a reliable outcome.

Asking for help

Universities may provide writing centers, tutoring, supplemental instruction, disability services, counseling, advising and academic-success programs. Using support is part of good academic management.

International students may feel pressure to prove that they can handle everything alone. That pressure can create avoidable academic problems.

Communication with faculty

A professional email should be concise:

Subject: Question about [Course Code] Assignment 2

Dear Professor [Name],

I am working on Assignment 2 and would like to clarify the requirement in Question 3 regarding [specific point]. I reviewed the instructions and lecture notes, but I am unsure whether [specific question].

Thank you,

[Name]

[Course/Section]

Academic recovery

If a semester begins badly, act early. Meet the professor or advisor, calculate what grades are still possible, use tutoring and understand withdrawal deadlines. For F-1 students, do not drop courses or reduce enrollment without first discussing the immigration consequences with the DSO.

DARE TO DREAM NOTE: "Independence at university does not mean doing everything alone. It means knowing when to ask the right person for help." — Dare To Dream

First-semester academic checklist

- Read every syllabus fully.
- Enter all major deadlines into a calendar.
- Learn the grading scale for each course.
- Attend orientation and advising.
- Find the writing center and tutoring resources.
- Meet at least one professor or teaching assistant during office hours.
- Understand academic-integrity and AI rules.
- Speak with the DSO before making enrollment changes.

Official sources for this chapter

Academic-integrity and course rules are institution-specific. Use the student handbook, academic catalog, course syllabus and university policies as controlling sources.

For F-1 enrollment questions, use DHS Study in the States and your DSO: <https://studyinthestates.dhs.gov/>

CHAPTER 24

HOUSING, HEALTH, BANKING, TRANSPORT AND DAILY LIFE

The first weeks in the United States contain many small decisions that are easy to underestimate. A student who has planned housing, health coverage, transport and initial cash flow can focus more quickly on study.

Housing

University residence halls can simplify the first year because utilities, furniture and campus access may be bundled into one arrangement. Off-campus housing can offer flexibility or lower cost but may require a lease, security deposit, utilities, furniture and transport.

Before signing an off-campus lease, understand:

- Lease length.
- Security deposit.
- Whether utilities are included.
- Furnished or unfurnished status.
- Commute to campus.
- Public transport availability.
- Subletting rules.
- Early termination penalties.
- Roommate responsibility.

Avoid sending large deposits to unverified individuals based only on social media messages. Use university housing resources and established platforms when possible.

Health insurance

U.S. health care can be expensive. Many universities require international students to enroll in a university plan or prove that alternate coverage meets specific standards. Read the plan, not only the premium.

Learn key terms such as deductible, copay, coinsurance, network, prescription coverage and emergency care. Understand which clinic to use for routine illness and what to do in an emergency.

Medications

Bring prescription documentation where appropriate and check U.S. rules before travelling with medication. Some medicines available over the counter or by prescription in South Asia may be regulated differently in the United States.

For medical questions and controlled substances, use official health and customs guidance rather than social media advice.

Banking

A U.S. bank or credit-union account can simplify rent, payroll and daily payments. Requirements differ by bank, but students may be asked for identification, address and immigration documents.

Ask about:

- Monthly fees.
- Minimum balance.
- ATM access.
- International transfer charges.
- Debit-card protections.
- Mobile banking.
- Wire-transfer procedures.

Never allow another person to use your bank account to receive unexplained payments. Scams often target new international students because they are unfamiliar with local banking.

Credit history

Credit cards can help build credit history but can also create expensive debt. If you obtain one, treat the credit limit as a maximum borrowing limit, not as available income. Paying the statement balance on time generally avoids revolving interest, subject to the card's terms.

Mobile phone and identity scams

New students may receive calls claiming to be from government agencies, police, tax authorities or immigration officers demanding immediate payment. Legitimate agencies do not require secrecy or payment through gift cards or cryptocurrency in the way common scams do.

If a call is threatening, end the call and verify the agency independently through its official website.

Transportation

Study the local transport system before choosing housing. A low-rent apartment can become expensive if you need a car. If you plan to drive, learn state licensing, insurance, registration and parking rules.

Climate

Students from tropical or warm parts of South Asia may underestimate winter. If your campus has cold winters, budget for a proper coat, waterproof footwear and layers after arrival rather than filling luggage with items that may not suit the local climate.

Food and religious or cultural needs

Research campus dining, grocery access, halal or vegetarian options and local cultural or religious communities if these matter to you. Many universities have international student groups that can help with practical orientation.

DARE TO DREAM ADVICE: “Your first month should be designed to reduce friction. Every practical problem solved before classes begin gives you more attention for learning.” — Dare To Dream

Official sources for this chapter

Use your university's housing, health-services, insurance, transportation and international-student pages for local requirements.

EducationUSA pre-departure guidance: <https://educationusa.state.gov/your-5-steps-us-study/prepare-your-departure/undergraduate>

CHAPTER 25

WORKING WHILE STUDYING: ON-CAMPUS EMPLOYMENT, CPT AND OPT

Employment rules for F-1 students are regulated. A job that is academically useful or financially necessary is not automatically authorized. Before starting any employment, understand which category applies and what approval is required.

This chapter provides a planning overview, not legal advice. Regulations and procedures can change. Your DSO and current U.S. government guidance should control your decision.

On-campus employment

F-1 students may be eligible for on-campus employment under federal rules. Work is generally limited while school is in session and can be more flexible during authorized breaks, subject to the rules that apply to the specific job and student.

Do not assume that every job physically near campus qualifies as “on campus.” Ask your DSO when the employer or location is unclear.

A campus job can help with daily expenses and professional experience, but it should not be the foundation of an otherwise unaffordable funding plan. Availability is not guaranteed.

Curricular Practical Training — CPT

CPT is a form of practical training tied to the curriculum. DHS describes it as an internship, cooperative education or other required or integral practical experience offered through the school’s curriculum.

CPT authorization is handled through the DSO and SEVIS. The student must have authorization before beginning employment. Eligibility can depend on academic level, program requirements and prior enrollment.

One year or more of full-time CPT can affect eligibility for post-completion OPT. This is an example of why students should discuss long-term consequences before accepting an internship.

Optional Practical Training — OPT

OPT is employment authorization for practical training directly related to the student’s major field of study. Eligible F-1 students can generally receive up to 12 months of OPT at a given higher educational level, with rules governing pre-completion and post-completion use.

The DSO recommends OPT in SEVIS, but the student normally applies to U.S. Citizenship and Immigration Services for employment authorization. A student should not begin post-completion OPT employment before authorization and the applicable start date.

STEM OPT extension

Certain students with qualifying science, technology, engineering or mathematics degrees may be eligible for a 24-month extension of post-completion OPT if regulatory requirements are met. DHS guidance includes employer requirements such as E-Verify participation and use of Form I-983 for the training plan.

Do not choose a degree merely because someone calls it “STEM.” DHS maintains a designated degree program list using program classification codes. Verify the program’s current STEM designation with the university and official guidance.

Filing windows matter

Employment applications have precise timing rules. USCIS instructions specify filing windows for post-completion OPT and STEM OPT and require the application to be filed within a certain period after the DSO recommendation.

Treat these as hard deadlines. Do not rely on a social-media checklist created for an older filing year.

Employment must match authorization

A paid internship, unpaid internship, freelance project, self-employment arrangement, contract role or remote job may raise different immigration questions. Do not assume “unpaid” means “not employment” for immigration purposes.

Ask your DSO before beginning work. If the situation is legally complex, seek qualified immigration counsel.

Social Security Number

Students who become eligible for employment may need a Social Security Number for payroll and tax reporting. Follow the Social Security Administration and university guidance on eligibility and application timing.

Career planning starts before OPT

Do not wait until the final semester to learn the rules. During your first year, learn which experiences are permitted, which employers recruit international students, how your career center supports F-1 students and how your academic schedule affects internship timing.

DARE TO DREAM NOTE: “Employment authorization is not a detail to check after you receive a job offer. It is part of deciding which opportunities you are legally able to pursue.” — Dare To Dream

Official sources for this chapter

DHS Study in the States, practical training resources: <https://studyinthestates.dhs.gov/>

DHS, F-1 Practical Training Overview:

https://studyinthestates.dhs.gov/assets/SEVP_PracticalTrainingOverview_1-pager.pdf

USCIS, Students and Employment: <https://www.uscis.gov/working-in-the-united-states/students-and-exchange-visitors/students-and-employment>

USCIS, Form I-765 and instructions: <https://www.uscis.gov/i-765>

DHS Study in the States, Form I-983: <https://studyinthestates.dhs.gov/form-i-983-overview>

CHAPTER 26

CAREER PLANNING, NETWORKING AND INTERNSHIPS

The U.S. career search rewards preparation, but it also rewards clarity. International students often waste time applying to hundreds of jobs before learning which roles fit their skills, which employers can hire them under their current authorization and what evidence recruiters expect.

Start with a target role

Do not begin with “I want a job in technology.” Define a role family: data analyst, software engineer, product manager, mechanical design engineer, financial analyst, research scientist, policy analyst or another specific direction.

Then study twenty job descriptions. Record recurring skills, tools, qualifications and experience. This creates a market-based learning plan.

Use the university career center early

Career centers may offer resume reviews, mock interviews, employer events, internship fairs, alumni platforms and job databases. International students should ask specifically about employers familiar with F-1 practical training.

The career center cannot guarantee sponsorship or employment, but it can shorten the learning curve.

U.S.-style resumes

A standard professional resume is usually concise and achievement-oriented. Academic CVs are different. For most industry roles, emphasize:

- Relevant education.
- Technical or professional skills.
- Experience.
- Projects.
- Leadership where relevant.
- Measurable outcomes.

Avoid personal details that U.S. employers do not normally request on resumes, such as age, marital status, religion or a photograph, unless a specific field or application requires otherwise.

LinkedIn and professional presence

Your online profile should match your resume and application history. Use a clear headline, accurate dates and project descriptions. A strong profile is not built by posting motivational quotes every day; it is built by making skills, work and interests easy to understand.

Networking without asking strangers for jobs

A useful networking message asks for insight rather than a favor that is too large for the relationship.

Example:

“Hello Ms. Patel, I’m a first-year MS student in supply-chain analytics at _____. I saw that you moved from operations research into logistics technology. I’m trying to understand which analytical skills matter most in early-career roles. If you have 15 minutes sometime in the next two weeks, I would appreciate hearing about your transition.”

If someone gives advice, follow up later and report what you did with it.

Internships

An internship can provide industry evidence, but it must fit immigration authorization. Start researching eligibility and recruiting cycles early. Some fields recruit many months in advance.

For graduate students, check whether the program allows or requires internships and how CPT is integrated. For undergraduates, build experience through campus research, projects, clubs and volunteer work if formal internships are not yet available.

Interview preparation

Use a three-layer model:

1. Technical or role-specific knowledge.
2. Evidence stories for teamwork, leadership, conflict and problem solving.
3. Understanding of the employer and role.

International students should also be prepared to answer employment-authorization questions accurately. Do not claim that you “do not need sponsorship” if that is not true for the time horizon being discussed.

Long-term career planning

A U.S. degree should remain valuable even if your first job search takes longer than expected or your long-term location changes. Build portable skills, professional relationships, strong work samples and a credible record of results.

DARE TO DREAM ADVICE: “Do not build your career plan around one employer, one visa outcome or one city. Build skills and evidence that travel with you.” — Dare To Dream

Career action plan

By the end of your first semester:

- Identify three target role families.
- Complete one resume review.

- Attend two career events.
- Speak with five professionals or alumni.
- Build one strong portfolio or project example.
- Learn the internship authorization rules from your DSO.
- Create a list of employers relevant to your field.

Official sources for this chapter

Employment authorization: DHS Study in the States and USCIS sources listed in Chapter 25.

Career-search practices vary by field and institution; use your university career center and official employer postings for role-specific information.



PART VII

A SOUTH ASIAN STUDENT STRATEGY

Dare To Dream Global Opportunities

CHAPTER 27 — WHAT SOUTH ASIAN APPLICANTS SHOULD PLAN FOR EARLY

South Asian applicants are not one group. Education systems, currencies, family structures, languages and economic conditions differ across India, Pakistan, Bangladesh, Sri Lanka, Nepal, Bhutan, Maldives and the wider region. The purpose of a regional strategy is therefore not to make assumptions about students. It is to identify practical issues that often require extra planning when an application is managed across countries and systems.

Qualification names and grading systems

U.S. universities receive applications from many education systems, but individual admissions readers may not instantly recognize every board, university abbreviation or grading scale. Use the official name of your qualification and institution. Where the application asks for grading context, provide the official scale rather than a self-created U.S. conversion.

Examples of documents that may appear in South Asian applications include national or regional school-leaving examinations, GCE O Level and A Level results, higher secondary certificates, board examinations, diploma qualifications, university semester marksheets and degree certificates. Requirements depend on the university and applicant.

Final results may arrive after application deadlines

Students applying during their final school year may not have completed final examinations. Universities may ask for predicted, internal or current grades and later require official final results. Build a plan for how your school will submit updated results and who is responsible during holiday periods.

Recommender familiarity with U.S. applications

A teacher or professor may be an excellent recommender without being familiar with Common App or a U.S. graduate portal. Give clear instructions, deadlines and context.

Do not assume they know that a recommendation link can expire or that different universities may send separate invitations.

Bank documents and sponsor structure

South Asian family finances can include salaried income, businesses, property, fixed deposits, savings accounts, education loans and support from relatives. Universities and visa processes may distinguish between liquid funds and other assets.

Prepare a clear funding map. Identify which funds are available for education, who owns them and how they will be transferred. If using an education loan, understand when it becomes available and what conditions must be met before disbursement.

Currency movement and payment timing

International application fees, deposits, tuition and housing payments may be made in U.S. dollars while family income is in another currency. Plan for card limits, bank transfer time, documentation, exchange-rate movement and local banking rules.

Do not wait until a deadline to discover that a card will not process a large international payment.

Time-zone management

A portal closing at 11:59 p.m. U.S. Eastern Time can fall the next morning in South Asia. Interviews may occur early morning or late evening locally. Convert all high-risk deadlines and appointments into your local time as soon as they are scheduled.

Passport planning

Check passport validity early. Name inconsistencies between passport, school records and test registrations can create administrative work. If a passport renewal is needed, consider how the new passport number affects applications or visa forms already started.

Family expectations

Some students feel pressure to choose a university mainly because relatives know the name, friends are going there or a ranking seems prestigious. Family involvement can be valuable, especially when parents are financing the degree, but the final plan should still answer academic and financial questions.

Use a family decision sheet:

- Maximum annual budget.
- Acceptable education loan amount.
- Preferred and unacceptable locations.
- Degree goals.
- Scholarship requirement.
- Plan if the visa is delayed.
- Plan if the scholarship is smaller than expected.

This converts emotional disagreement into concrete decisions.

Cultural adjustment

Students may be moving from multigenerational households or highly structured family environments to independent living. The first semester can include loneliness, food changes, new social expectations and pressure to hide difficulty from family.

Plan support before you need it. Identify university counseling, student groups, religious or cultural communities and trusted friends. Asking for help is compatible with independence.

Academic communication

Students from systems where challenging a professor is discouraged may initially hesitate to ask questions. In U.S. classrooms, respectful questions and office-hour conversations are often expected. Learn the local norms without feeling that you must abandon your own identity.

DARE TO DREAM NOTE: “You do not need to become less South Asian to succeed in the United States. You need to learn how the new system works while keeping the values and strengths that brought you there.” — Dare To Dream

South Asia readiness checklist

- Qualification names verified in English.
- School/university document process understood.
- Passport validity checked.
- Name formats consistent.
- Recommenders briefed on online portals.
- International payment methods tested.
- Family budget agreed.
- Funding sources documented.
- Time zones converted for all deadlines.
- Pre-departure support network identified.

Official sources for this chapter

EducationUSA Advising Centers: <https://educationusa.state.gov/educationusa-advising-centers>

EducationUSA provides official U.S. higher-education advising in more than 175 countries and territories. Use the advising-center locator to identify services available in your country.

CHAPTER 28

WORKING WITH PARENTS, SPONSORS AND EDUCATION CONSULTANTS

A strong application process assigns clear roles. Confusion begins when a student assumes a parent is handling finance documents, a parent assumes the consultant is handling deadlines, and the consultant assumes the student reviewed the application.

The student must own the application

Even when parents finance the degree and consultants provide support, the student should understand and approve every academic and factual part of the application. The student will later need to explain the degree, university and finances during the visa process and manage the university relationship independently.

A useful principle is: advisers can guide; only the applicant can own.

The parent or sponsor role

Parents or sponsors should understand:

- Total cost, not only tuition.
- Scholarship conditions.
- Multi-year financial commitment.
- Loan obligations.
- Currency and payment logistics.
- Deposit deadlines.
- What financial documentation the university may require.

The family should not discover the real cost after admission.

The consultant role

A reputable education consultant can help organize choices, explain application processes and review readiness. The consultant should not:

- Guarantee admission.
- Guarantee a scholarship.
- Guarantee a visa.
- Create false work experience or financial documents.
- Submit essays the student has not read.
- Hide application credentials from the student.
- Pressure a student toward a university because of an undisclosed commercial relationship.

Ask how the consultant is compensated and whether the organization represents particular institutions. Transparency helps you evaluate advice.

Keep your own credentials

The student should control the email address used for applications and retain access to application portals. If an adviser assists with forms, the student should review the final submission.

Decision meetings

Schedule specific family meetings rather than discussing university choices every day. Use evidence: cost table, curriculum, scholarship, location, ranking where relevant, student support and career factors.

A structured meeting can follow this agenda:

1. What changed since the last meeting?
2. Which deadlines are next?
3. What financial decisions are required?
4. Which universities remain realistic?
5. What does the student need from the family this week?

When family preferences differ

Parents may prioritize safety and affordability. Students may prioritize prestige, city life or a specific program. Both concerns can be legitimate.

Use a weighted scorecard. Give each factor a weight, score each university, and discuss the differences openly. A scorecard does not make the decision for you; it reveals why people disagree.

Privacy and personal responsibility

Financial documents and passports are sensitive. Share them only with parties who genuinely require them and use secure channels where available. Do not send full identity documents casually through public messaging groups.

DARE TO DREAM ADVICE: "The best family-supported application is not one where parents make every decision. It is one where the student learns to make responsible decisions with the family's trust." — Dare To Dream

Official sources for this chapter

EducationUSA, policies and official advising resources: <https://educationusa.state.gov/>

University and U.S. government portals should be accessed through official websites, and applicants should retain control of their own records and submissions.



PART VIII

TURNING THE GUIDE INTO AN ACTION PLAN

Dare To Dream Global Opportunities

CHAPTER 29

THE 90-DAY APPLICATION SPRINT

Sometimes you discover this process later than ideal. An 18-month plan is best, but a disciplined 90-day sprint can still produce strong applications if the relevant deadlines remain open.

The key is to separate tasks that can be accelerated from tasks that cannot.

Days 1–7: define the plan

- Confirm degree and intake.
- Set maximum budget.
- Build an initial list of 15 to 20 programs.
- Verify accreditation and SEVP status.
- Remove programs with impossible prerequisites or closed deadlines.
- Identify the earliest scholarship deadline.
- Create the master tracker.

By the end of week one, you should know what you are applying for and why.

Days 8–21: documents and testing

- Request transcripts and certificates.
- Confirm translation or credential-evaluation requirements.
- Register for any still-possible required tests.
- Ask recommenders.
- Draft CV or activities list.
- Start the main essay or statement of purpose.

Documents controlled by another person should be requested first.

Days 22–45: build the applications

- Draft program-specific essays.
- Complete application forms.
- Research scholarships and aid forms.
- Follow up on recommendations.
- Take required tests.
- Begin submitting applications whose materials are complete.

Do not hold completed applications simply because other applications are unfinished.

Days 46–70: submission and funding

- Submit remaining admission applications.
- Complete separate scholarship forms.
- Submit CSS Profile or institutional aid forms where required.
- Verify official score delivery if needed.
- Check applicant portals for missing items.

Days 71–90: complete and prepare

- Resolve incomplete items.
- Prepare for interviews.
- Update academic results if needed.
- Build a financial comparison model before decisions arrive.
- Research I-20 and visa steps so you understand what follows admission.

What not to compress

Some tasks should not be rushed into dishonesty:

- Do not create fake experience because your CV feels short.
- Do not ask a stranger for a recommendation.
- Do not submit an essay you do not understand.
- Do not fabricate financial documentation.
- Do not choose a degree you have not researched simply because the deadline is open.

If the timeline is too late for a strong application, a later intake can be the better decision.

DARE TO DREAM NOTE: "Speed is useful only when direction is clear." — Dare To Dream

Sprint dashboard

At the end of every week, record:

- Applications ready to submit.
- Documents still missing.
- Recommendations outstanding.
- Scholarships due next.
- Payments required.
- One decision that must be made this week.

Official sources for this chapter

Use current university admissions pages, scholarship pages and official testing schedules. Do not rely on a previous admission cycle's deadline.

CHAPTER 30

COMMON MISTAKES AND HOW TO RECOVER

A good application process assumes that something may go wrong. The difference between a setback and a disaster is often how early you notice it.

Mistake: applying only to famous institutions

Recovery: Add programs based on academic fit, affordability and realistic admission probability. Do not reduce quality to ranking.

Mistake: starting scholarships after admission

Recovery: Search immediately for institutional, departmental and external funding. Some deadlines may still be open, but accept that missed priority awards may not be recoverable.

Mistake: an English score is lower than required

Recovery: Check whether a retake is possible before the deadline, whether another accepted test can be taken, or whether the program offers a legitimate pathway or waiver. Do not request exceptions without reading the policy.

Mistake: recommender is late

Recovery: Send a polite reminder. Check whether the program allows recommendations after the applicant submission deadline. If a recommender becomes unavailable, contact the university before substituting someone.

Mistake: wrong document uploaded

Recovery: Use the portal correction function if available or contact admissions immediately with applicant ID and a concise explanation. Do not create multiple applications unless instructed.

Mistake: you discover the program is unaffordable after admission

Recovery: Ask whether additional institutional aid, departmental funding or a payment plan exists, but do not assume the university will increase the award. Compare other offers. A financially unsafe offer can be declined even if it is academically exciting.

Mistake: the visa interview did not go as expected

Recovery: Follow the official information provided after the interview. Understand the basis of the outcome before deciding whether and when to reapply. Avoid unqualified online advice that promises a specific answer will “fix” the next interview.

Mistake: poor first-semester grades

Recovery: Use academic advising, tutoring and office hours immediately. Calculate the impact on scholarship renewal. If considering course withdrawal or reduced load, speak with the DSO before making changes.

Mistake: internship opportunity appears but authorization is unclear

Recovery: Do not begin work. Ask the DSO what authorization category applies and what must be completed before the start date.

Mistake: homesickness and isolation

Recovery: Create routine. Join one student organization, use counseling or peer support, call family at planned times and maintain sleep, exercise and food habits. If distress is severe or persistent, seek professional support through the university or local health system.

The recovery mindset

A mistake should trigger three questions:

1. What is the actual rule or deadline?
2. Who has authority to clarify or fix it?
3. What evidence should I keep?

This moves you away from panic and toward process.

DARE TO DREAM ADVICE: "A setback is not solved by more opinions. It is solved by finding the rule, the responsible office and the next allowed action." — Dare To Dream

Official sources for this chapter

Use the university office or government agency responsible for the specific issue. Admissions questions belong with admissions; immigration-status questions with the DSO and official government guidance; financial-aid questions with the financial-aid office.

CHAPTER 31

YOUR FINAL DECISION FRAMEWORK

By the end of the process, you may have several offers, conflicting advice and very little time. A final decision should bring the entire book together.

Step 1: remove nonviable options

Remove any institution that fails a non-negotiable requirement:

- Program does not meet your academic goal.
- Accreditation concern.
- Not SEVP-certified for F-1 enrollment.
- Unaffordable after confirmed funding.
- Scholarship conditions are unrealistic.
- Location or personal circumstances make attendance impossible.

Step 2: compare the finalists

Use a weighted scorecard. Example weights:

- Academic and program fit: 30%.
- Net cost and funding security: 25%.
- Career and research opportunities: 15%.
- International student support: 10%.
- Location and living environment: 10%.
- Personal preference: 10%.

Change the weights to match your priorities.

Step 3: run the bad-year test

Ask what happens if:

- You do not get a campus job.
- Tuition rises.
- Currency moves unfavorably.
- You need an extra semester.
- The internship search is difficult.
- You become ill and need support.

A robust choice can survive a less-than-perfect year.

Step 4: speak to current students carefully

Current students can provide valuable experience about courses, housing and campus life. Remember that one person's experience is not universal. Ask specific questions and compare answers from more than one source.

Step 5: read the offer one final time

Before paying the deposit, confirm:

- Program and campus.
- Start term.
- Scholarship amount.
- Renewal conditions.
- Funding or assistantship terms.
- Deposit refund rules.
- I-20 process.
- Housing deadlines.

Step 6: commit and move forward

Once the decision is made, stop reopening the ranking list every day. Withdraw applications where appropriate, thank recommenders, complete enrollment tasks and move into visa and pre-departure planning.

DARE TO DREAM NOTE: "The goal was never to collect the most admission letters. The goal was to choose one path you can enter with confidence." — Dare To Dream

Final decision question

If no ranking, relative or social media post existed, would you still choose this university based on the program, cost, opportunities and environment you have researched?

If the answer is yes, you probably understand your decision.



APPENDICES

WORKSHEETS, CHECKLISTS AND OFFICIAL RESOURCES

Dare To Dream Global Opportunities

APPENDIX A — 18-MONTH MASTER PLANNER

Use this planner as a starting point. Replace every “typical” month with the actual deadline published by your universities.

18–15 months before enrollment

- ☐ Confirm degree level and field.
- ☐ Set preliminary family budget.
- ☐ Research accreditation and SEVP certification.
- ☐ Build a broad university list.
- ☐ Check prerequisite courses.
- ☐ Check SAT/ACT/GRE/GMAT and English-test policies.
- ☐ Confirm passport validity.
- ☐ Create professional application email.
- ☐ Create master deadline tracker.

15–12 months before enrollment

- ☐ Begin test preparation where needed.
- ☐ Register for tests early enough for a retake.
- ☐ Build CV/activities list.
- ☐ Identify recommenders.
- ☐ Research scholarships and financial aid.
- ☐ For PhD programs, map research groups and faculty fit.
- ☐ Identify any required credential evaluation.

12–9 months before enrollment

- ☐ Request transcripts and official academic documents.
- ☐ Prepare translations where required.

- ❑ Draft personal essay or statement of purpose.
- ❑ Draft university-specific supplements.
- ❑ Take first test attempt.
- ❑ Ask recommenders formally.
- ❑ Create financial-document folder.
- ❑ Check CSS Profile or institutional aid requirements.

9–6 months before enrollment

- ❑ Submit early applications before internal deadlines.
- ❑ Submit scholarship applications.
- ❑ Confirm test score delivery.
- ❑ Monitor recommendation status.
- ❑ Activate applicant portals.
- ❑ Resolve missing items.
- ❑ Keep grades strong.

6–3 months before enrollment

- ❑ Compare admission offers.
- ❑ Compare scholarships and funding.
- ❑ Calculate multi-year or full-program cost.
- ❑ Check scholarship renewal conditions.
- ❑ Choose university.
- ❑ Pay enrollment deposit if required.
- ❑ Complete financial certification.
- ❑ Request Form I-20.

3 months to departure

- ❑ Check Form I-20 details.
- ❑ Pay I-901 SEVIS fee.
- ❑ Complete DS-160.
- ❑ Follow embassy/consulate appointment instructions.
- ❑ Prepare visa documents.
- ❑ Attend visa interview where required.
- ❑ Arrange housing.
- ❑ Review health-insurance requirements.
- ❑ Attend pre-departure orientation.
- ❑ Book travel within permitted arrival window.
- ❑ Keep immigration documents in carry-on luggage.

APPENDIX B — UNIVERSITY COMPARISON WORKSHEET

Complete one row per university.

Factor	Weight	University A	University B	University C
Program curriculum				
Faculty/research fit				
Accreditation				
SEVP certification				
Total annual cost				
Confirmed scholarship				
Net annual cost				
Funding renewal security				
Internship/research access				
Career services				
International student support				
Housing and transport				
Location and climate				
Personal fit				
Weighted total	100%			

Questions before paying a deposit

1. What is the exact program and campus?
2. Is the scholarship confirmed in writing?
3. Is the scholarship renewable? Under what conditions?
4. What is the university's estimated cost for international students?
5. What amount must the family fund after confirmed aid?
6. Is housing guaranteed, required or limited?
7. What is the refund policy for the enrollment deposit?
8. Who is the international student contact/DSO?
9. What career resources are available for international students?
10. Would I still choose this institution if its ranking changed tomorrow?

APPENDIX C — SCHOLARSHIP TRACKER

Scholarship	Sponsor	Amount	Eligibility	Separates	Essays	References	Deadline?	Renewable?	Status

Scholarship story bank

Academic achievement story

Situation:

Action:

Result:

What it proves:

Leadership story

Situation:

Action:

Result:

What it proves:

Community/service story

Situation:

Action:

Result:

What it proves:

Research/project story

Situation:

Action:

Result:

What it proves:

Challenge/growth story

Situation:

Action:

APPENDIX D

APPLICATION DOCUMENT CHECKLIST

Identity

- ☐ Passport.
- ☐ Correct legal name used across records.
- ☐ Address and contact details consistent.

Academic

- ☐ School transcripts/marksheets.
- ☐ Degree transcript.
- ☐ Degree certificate or provisional certificate where required.
- ☐ Current-year or predicted grades where applicable.
- ☐ Official translations where required.
- ☐ Credential evaluation only if required.

Testing

- ☐ SAT/ACT where required or strategically submitted.
- ☐ TOEFL/IELTS/other accepted English test.
- ☐ GRE/GMAT where required.
- ☐ Official score reports ordered if necessary.

Writing

- ☐ Personal essay.
- ☐ Statement of purpose.
- ☐ Program-specific supplements.
- ☐ Additional-information statement only if needed.
- ☐ Scholarship essays.

References

- ☐ Recommenders confirmed.
- ☐ Deadlines sent to recommenders.
- ☐ CV/goal summary provided.
- ☐ Submission status monitored.

Professional/research

- ☐ Resume or CV.
- ☐ Portfolio if required.
- ☐ Writing sample if required.
- ☐ Research proposal if required.

- Publications listed accurately.

Finance

- Scholarship application.
- CSS Profile or institutional aid form where required.
- Sponsor documents.
- Loan documents where relevant.
- Bank documents for I-20 stage.

Submission

- Application fee paid or waiver approved.
- Confirmation saved.
- Applicant portal activated.
- Missing-material checklist reviewed.

APPENDIX E

FAMILY BUDGET WORKSHEET

Annual university cost

Tuition: \$ _____
Mandatory fees: \$ _____
Housing: \$ _____
Food: \$ _____
Health insurance: \$ _____
Books and academic supplies: \$ _____
Local transportation: \$ _____
Personal expenses: \$ _____
Official estimated annual total: \$ _____

Additional family costs

Flights: \$ _____
Visa application fee: \$ _____
I-901 SEVIS fee: \$ _____
Testing/application costs: \$ _____
Housing deposit/setup: \$ _____
Winter clothing/equipment: \$ _____
Emergency reserve: \$ _____
Other: \$ _____

Confirmed funding

University scholarship/grant: \$ _____
Assistantship/fellowship: \$ _____
External scholarship: \$ _____
Family savings contribution: \$ _____
Education loan: \$ _____
Sponsor contribution: \$ _____
Other confirmed funding: \$ _____

Funding gap

Total expected cost: \$ _____
Minus confirmed funding: \$ _____

Remaining gap: \$ _____

Stress test

If the local currency weakens by 10%, can we still support the plan? Yes / No /
Needs review

If tuition or housing rises, what is the buffer? \$ _____

If the student does not obtain campus employment, is the plan still viable? Yes / No

If an extra semester is needed, how would it be funded?

APPENDIX F

WRITING AND EMAIL TEMPLATES

1. Program information email

Subject: Question about [Program Name] — International Applicant for [Term/Year]

Dear [Admissions/Program Coordinator Name],

I am preparing an application to the [full program name] for [term/year]. I reviewed the program website and would like to clarify [one specific question].

My background is [one short relevant phrase, if useful]. Could you please confirm whether [specific question]?

Thank you for your time.

Kind regards,

[Full Name]

[Country]

2. English-test waiver question

Subject: English proficiency requirement — [Applicant/Program]

Dear Admissions Team,

I am applying to [program] for [term/year]. My previous education was completed at [institution] in [country], where [brief factual description of medium of instruction]. I reviewed your English-language policy but could not determine whether this background qualifies for a waiver.

Could you please confirm whether I must submit an English proficiency test and, if a waiver is possible, what documentation is required?

Kind regards,

[Full Name]

3. Recommendation reminder

Subject: Friendly reminder — recommendation deadline [Date]

Dear Professor [Name],

Thank you again for agreeing to support my application to [program/university]. I wanted to send a friendly reminder that the recommendation deadline is [date]. Please let me know if you need me to resend any materials or links.

I greatly appreciate your time and support.

Kind regards,

[Name]

4. Funding clarification email

Subject: Clarification of funding offer — [Applicant ID]

Dear [Financial Aid/Graduate Program] Team,

Thank you for my admission offer to [program]. I am reviewing the funding information and would appreciate clarification on [specific item].

Could you please confirm whether the [scholarship/assistantship] of [\$ amount] is [annual/total], whether it is renewable, and what conditions apply to renewal? I would also like to confirm whether [fees/health insurance/summer support] are included.

Thank you for your assistance.

Kind regards,

[Full Name]

[Applicant ID]

5. Statement of purpose outline

Paragraph 1 — Current direction: What academic or professional problem now motivates you?

Paragraph 2 — Preparation: Which courses, projects, research or professional work prepared you?

Paragraph 3 — Evidence: What achievement shows readiness?

Paragraph 4 — Program fit: Which curriculum, research, faculty or experiential elements matter?

Paragraph 5 — Future direction: What will you do with the training?

Final check: Does every paragraph answer “why this degree, why you, why here, why now?”

APPENDIX G

F-1 VISA AND I-20 CHECKLIST

Before Form I-20

- ☐ Accept chosen university according to its instructions.
- ☐ Complete financial certification.
- ☐ Submit passport identity page if requested.
- ☐ Confirm scholarship/funding letters are final.
- ☐ Verify school is SEVP-certified.

When Form I-20 arrives

- ☐ Name correct.
- ☐ Date of birth correct.
- ☐ Program and education level correct.
- ☐ Campus correct.
- ☐ Program start date correct.
- ☐ Funding and cost information reviewed.
- ☐ SEVIS ID recorded.
- ☐ Error reported to DSO before visa application.

Visa process

- ☐ I-901 SEVIS fee paid through official channel.
- ☐ Receipt saved.
- ☐ DS-160 completed accurately.
- ☐ DS-160 confirmation page saved.
- ☐ Visa application fee paid according to local instructions.
- ☐ Interview appointment scheduled where required.
- ☐ Embassy/consulate-specific instructions reviewed.
- ☐ Passport prepared.
- ☐ Form I-20 prepared.
- ☐ Admission/funding documents organized.
- ☐ Financial plan understood.
- ☐ Academic and career plan understood.

Verified government fee snapshot — September 9, 2026

I-901 SEVIS fee for F/M students: **\$350** according to U.S. Immigration and Customs Enforcement.

Non-petition-based F student visa application processing fee: **\$185** according to the U.S. Department of State.

Fees can change. Verify the current amount before payment.

Visa timing snapshot

The U.S. Department of State states that new F and M visas may be issued up to **365 days before** the program start date. New students generally may not enter the United States more than **30 days before** the program start date.

APPENDIX H

PRE-DEPARTURE AND PACKING CHECKLIST

Immigration and university documents — carry-on luggage

- ☐ Passport.
- ☐ F-1 visa.
- ☐ Form I-20.
- ☐ Admission letter.
- ☐ Scholarship or assistantship letter.
- ☐ University address and emergency contact.
- ☐ Housing confirmation.
- ☐ Important medical prescriptions.
- ☐ Copies of financial documents if recommended by the university.

Money and communication

- ☐ International card enabled.
- ☐ Small amount of accessible U.S. funds.
- ☐ Bank transfer plan.
- ☐ Mobile roaming or eSIM plan for arrival.
- ☐ Family contact plan.

Housing

- ☐ Move-in date confirmed.
- ☐ Bedding policy checked.
- ☐ Deposit paid through verified method.
- ☐ Roommate contact if appropriate.
- ☐ Route from airport to housing planned.

Health

- ☐ University health forms completed.
- ☐ Vaccination records submitted if required.
- ☐ Health insurance understood.
- ☐ Prescription medication carried legally and with documentation.
- ☐ Emergency contacts saved.

Academic

- ☐ Orientation dates saved.
- ☐ Registration instructions understood.
- ☐ Laptop/software requirements checked.
- ☐ Department contact saved.

- DSO/international office contact saved.

Packing principle

Bring documents, essential medication, a few days of clothing and items that are difficult to replace. Most everyday household goods can be purchased after arrival. Check airline baggage rules before packing.

APPENDIX I — 2026/2027 TEST-DATE QUICK REFERENCE

SAT Weekend dates published by College Board

Test date	Registration deadline
August 22, 2026	August 7, 2026
September 12, 2026	August 28, 2026
October 3, 2026	September 18, 2026
November 7, 2026	October 23, 2026
December 5, 2026	November 20, 2026
March 6, 2027	February 19, 2027
May 1, 2027	April 16, 2027
June 5, 2027	May 21, 2027

College Board states these dates apply to U.S. and international SAT Weekend students. Late-registration and change deadlines are separate. Verify current information before registering.

ACT international dates published for 2026/2027

Test date	Regular registration deadline
September 5, 2026	August 7, 2026
October 23–24, 2026	September 25, 2026
December 11–12, 2026	November 13, 2026
February 12–13, 2027	January 15, 2027
April 2–3, 2027	March 5, 2027
June 11–12, 2027	May 14, 2027
July 9–10, 2027	June 11, 2027

Test-center availability varies. Verify through ACT before planning around a date.

APPENDIX J

GLOSSARY

Accreditation — Quality-assurance review of an institution or program by a recognized accrediting organization.

Assistantship — Graduate funding arrangement tied to teaching, research or other university work; terms vary.

CPT (Curricular Practical Training) — F-1 practical training that is tied to the curriculum and authorized through the school under applicable rules.

CSS Profile — College Board application used by participating institutions and scholarship programs for nonfederal institutional aid.

DS-160 — Online Nonimmigrant Visa Application used for temporary U.S. visa categories including F student visas.

DSO (Designated School Official) — School official authorized to work with F-1 student records and SEVIS-related responsibilities.

Early Action — Generally an early, nonbinding undergraduate application plan; institution-specific restrictions may apply.

Early Decision — Generally a binding undergraduate application plan under the institution's stated terms.

F-1 — Nonimmigrant classification commonly used for full-time academic study in the United States at an eligible school.

Form I-20 — Certificate of Eligibility for Nonimmigrant Student Status issued by an SEVP-certified school to an eligible student.

Need-aware — Admission policy under which an applicant's financial need may be considered as part of admission.

Need-based aid — Financial aid awarded partly or primarily on demonstrated financial need.

OPT (Optional Practical Training) — Employment authorization for practical training related to an F-1 student's major field, subject to eligibility and authorization rules.

Priority deadline — Deadline associated with preferred consideration, funding, housing or another opportunity; exact consequences vary.

Rolling admission — Application review model in which decisions may be made as complete applications are received until capacity or a final deadline is reached.

SEVIS — Student and Exchange Visitor Information System.

SEVP — Student and Exchange Visitor Program.

STEM OPT — Potential 24-month extension of post-completion OPT for eligible F-1 students with qualifying STEM degrees and eligible employment arrangements.

Transcript — Official or unofficial academic record showing courses and grades, depending on the institution's process.

APPENDIX K

OFFICIAL RESOURCES AND REFERENCES

The sources below are included so readers can verify current information directly. Accessed and reviewed for this edition in September 2026 unless otherwise stated.

U.S. higher education and advising

EducationUSA — U.S. Department of State

<https://educationusa.state.gov/>

Official international student advising network and the “Five Steps to U.S. Study” framework.

EducationUSA Advising Centers

<https://educationusa.state.gov/educationusa-advising-centers>

Locator for official EducationUSA advising services worldwide.

Accreditation and school verification

U.S. Department of Education — Database of Accredited Postsecondary Institutions and Programs (DAPIP)

<https://ope.ed.gov/dapip/>

Official federal database containing accreditation information reported by recognized accrediting and state approval agencies.

Council for Higher Education Accreditation (CHEA)

<https://www.chea.org/>

Search tools for institutions and accredited programs.

DHS Study in the States — School Search

<https://studyinthestates.dhs.gov/school-search>

Official search for SEVP-certified schools and programs eligible to enroll F-1 or M-1 students.

Applications

Common App

<https://www.commonapp.org/apply/>

Application platform used by more than 1,100 member colleges worldwide; also provides current first-year and transfer guidance.

Standardized tests

College Board — SAT

<https://satsuite.collegeboard.org/sat>

Official SAT information.

College Board — SAT Dates and Deadlines

<https://satsuite.collegeboard.org/sat/dates-deadlines>

Official 2026/2027 SAT Weekend schedule.

ACT International

<https://global.act.org/>

Official ACT information for international test-takers.

ETS — TOEFL

<https://www.ets.org/toefl/>

Official TOEFL information.

IELTS USA

<https://www.ielts.org/ielts-usa>

Official IELTS information for U.S. higher-education contexts.

Duolingo English Test

<https://englishtest.duolingo.com/>

Official test and institution-search information. Verify acceptance with each target program.

ETS — GRE

<https://www.ets.org/gre.html>

Official GRE information.

GMAT

<https://www.mba.com/exams/gmat-exam>

Official graduate management admission test information.

Financial aid

CSS Profile

<https://cssprofile.collegeboard.org/>

College Board application used for nonfederal institutional aid at participating institutions.

CSS Profile — International Students

<https://cssprofile.collegeboard.org/international-students>

Information specific to international applicants.

Federal Student Aid

<https://studentaid.gov/understand-aid/eligibility>

Official eligibility information for U.S. federal student aid.

Student visa and immigration

U.S. Department of State — Student Visa

<https://travel.state.gov/content/travel/en/us-visas/study/student-visa.html>

Official F and M student visa information, application fee and timing guidance.

U.S. Department of State — DS-160

<https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/forms/ds-160-online-nonimmigrant-visa-application.html>

Official DS-160 information.

U.S. Department of State — Visa Service Fees

<https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/fees/fees-visa-services.html>

Official visa-fee schedule.

U.S. Immigration and Customs Enforcement — I-901 SEVIS Fee

<https://www.ice.gov/sevis/i901>

Official SEVIS fee information.

DHS Study in the States

<https://studyinthestates.dhs.gov/>

Official resources for F and M students and schools.

USCIS — Students and Employment

<https://www.uscis.gov/working-in-the-united-states/students-and-exchange-visitors/students-and-employment>

Official employment guidance.

USCIS — Form I-765

<https://www.uscis.gov/i-765>

Employment authorization application and current filing instructions.

DHS — Form I-983 Overview

<https://studyinthestates.dhs.gov/form-i-983-overview>

Official STEM OPT training-plan information.

Important verification rule

For university-specific admission requirements, scholarship criteria, deadlines, tuition, housing, English-test waivers, assistantships and program prerequisites, the final authority is the institution's current official website and written communication. A general guide cannot replace that source.

APPENDIX L

ABOUT DARE TO DREAM

Dare To Dream Global Opportunities (Private Limited)

Dare To Dream Global Opportunities (Private Limited) is the publisher of this guide and works to help students approach global education with clearer planning, stronger preparation and realistic decision-making.

The philosophy behind this book is simple: opportunity becomes more useful when a student understands the process behind it. Choosing a university should therefore combine aspiration with evidence — academic fit, affordability, deadlines, integrity, immigration responsibilities and long-term value.

Our advice to every student

Ask questions early.

Verify information before paying.

Keep control of your own applications.

Do not misrepresent academic, financial or professional information.

Choose a degree for its fit with your future, not only for its title.

Treat scholarships as competitive opportunities, not promises.

Treat visa compliance as part of student responsibility.

Build a financial plan that can survive an imperfect year.

Use the people around you — family, teachers, advisers and professionals — but learn to make the final decision with your own understanding.

“Dream boldly. Research carefully. Apply honestly. Decide responsibly.” — Dare To Dream

Website: <https://dares2dream.com>

Email: hello@dares2dream.com

FINAL WORD

YOUR GLOBAL JOURNEY STARTS HERE

There is a moment in every application cycle when the process feels larger than the goal. There are too many portals, too many deadlines, too many opinions and too much uncertainty.

Return to the sequence.

Choose the right degree.

Research credible institutions.

Build a balanced list.

Understand the full cost.

Prepare the evidence.

Submit before the deadline.

Compare offers with discipline.

Follow the visa process accurately.

Arrive prepared to learn.

Then build the next stage one semester at a time.

A university admission does not create your future by itself. It gives you an environment in which to build knowledge, relationships, judgment and experience. The value of the opportunity will depend on what you do with it.

DARE TO DREAM: “The dream gets you started. The plan keeps you moving.”

— Dare To Dream Global Opportunities (Private Limited)

ABOUT THIS GUIDE

Choosing a U.S. university is not one decision. It is a sequence of academic, financial, admission and immigration decisions that must work together. This guide gives South Asian students a practical framework for researching accredited institutions, preparing competitive applications, finding scholarships, managing deadlines, planning finances, preparing for the F-1 student visa process, and arriving in the United States ready to succeed.

WHAT YOU WILL LEARN

- How to choose the right U.S. institution and degree pathway
- How undergraduate, graduate and PhD applications differ
- Scholarship types, funding strategies and financial planning
- Application documents, essays, recommendations and interviews
- Deadline planning for the 2026/2027 admission cycle
- F-1 visa, SEVIS, arrival and student-status essentials
- CPT, OPT and career planning basics for international students
- Worksheets, trackers, checklists and email templates

“Plan early enough that deadlines become milestones, not emergencies.”

— Dare To Dream



2nd Edition 2026/2027

Dare To Dream Global Opportunities (Private Limited)

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