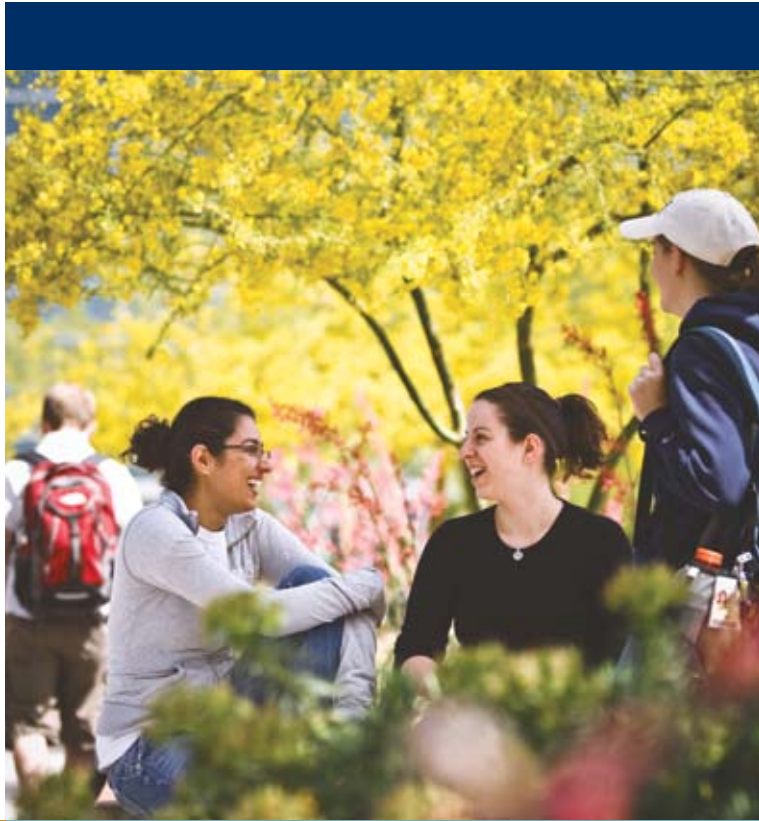




**MIDWESTERN
UNIVERSITY**

Downers Grove, Illinois

Glendale, Arizona



Student Financial Services

Non-U.S.Citizens/Nonpermanent Residents

2011-2012 Academic Year



Prepared By: Office of Student Financial Services



MIDWESTERN UNIVERSITY

Prepared By:

Office of Student Financial Services

DOWNERS GROVE, IL CAMPUS
Office of Student Financial Services
555 31st Street
Downers Grove, IL 60515
Office Hours: 8:00 AM - 4:30 PM Weekdays
Phone (630) 515-6101
Fax (630) 515-6384
Email: ilfinaid@midwestern.edu

GLENDALE, AZ CAMPUS
Office of Student Financial Services
19555 NORTH 59th Avenue
Glendale, AZ 85308
Office Hours: 8:00 AM - 4:30 PM Weekdays
Phone (623) 572-3321
Fax (623) 572-3283
Email: az_fin_aid@midwestern.edu

<http://www.midwestern.edu/finaid>

Dear Prospective Student:

Thank you for your recent application to Northwestern University. In order to issue an I-20 (visa) for you to attend Northwestern University, we want to make you aware of certain requirements and the documentation that is needed. Please refer to the Northwestern University Catalog wherein it states that for all programs of study you must “Provide documentation verifying that sufficient funds have been deposited in a U.S. bank to cover all expenses while attending [your program] for non-U.S. citizens/nonpermanent residents only.” This means that you and your sponsor(s) must have the total amount of your entire program costs deposited in a U.S. bank account. The Cost of Attendance Chart enclosed with this packet will help you determine the minimum amount of funds needed for your entire program.

The university offers cash payment plan options where you may pay your tuition and fees on a monthly or quarterly basis. The university additionally offers a prepayment plan where you may pay the entire amount of tuition for your program at the tuition rate that is effective during the first year of study. For example, if your tuition for your first year of study is \$40,000, then that is what the tuition will be for the second year and so forth. Generally, in order to exercise this option, prepayment of the entire program’s tuition must be paid in full by the first day of matriculation; however, if you want your prepaid tuition to be considered in the total funding used to allow us to process your I-20, it must be paid prior to issuance of your I-20 (visa). Please refer to the Northwestern University Catalog for more details on these plans.

Though it is permissible for you to access a student loan program for your educational funding, we cannot use any “preapproved loan” funding in lieu of the required U.S. bank account deposit. Loan funds will not be acceptable documentation for approval for your visa.

The enclosed packet contains the forms used to determine approval of the I-20 (visa).

1. Please return the enclosed “Financial Certification Form” with the information requested.
2. If you are using sponsor(s) to help you fund your program costs, return a signed, notarized Affidavit of Sponsorship for every sponsor willing to offer funding to assist you. Each sponsor must provide support via a U.S. bank account (or prepaid tuition) with the sum total of support deposited into the bank or prepaid to MWU.

Please either fax or mail the required documentation to:

ARIZONA
Northwestern University
Office of Student Financial Services
19555 N. 59th Ave.
Glendale, AZ 85308

Attn: Karen Owens, Assistant Director
Phone: 623-572-3228 Fax 623-572-3283

ILLINOIS
Northwestern University
Office of Student Financial Services
555 31st Street
Downers Grove, IL

Attn: Christine Clifford, Assistant Director
Phone: 630-515-6038; Fax 630-515-6384

Please feel free to contact the Office of Student Financial Services on the campus you will be attending if you have any questions.

Sincerely,

Northwestern University
Office of Student Financial Services

FINANCIAL CERTIFICATION (For Students)



Name in Full (As it appears on your passport)

(LAST) (FIRST) (MIDDLE)

DATE OF BIRTH PLACE OF BIRTH CITIZENSHIP

_____/_____/_____
Month / Day / Year COUNTRY OF BIRTH COUNTRY OF CITIZENSHIP

Are you currently in the United States? YES NO

If "Yes" list immigration status _____(F-1, J-1, etc.)

If you answered "Yes" and your immigration status is not F-1, Form I-20 will not be issued until you have made an appointment with us for assistance with a Change of Status application. If you are not eligible for a change of status, the form will only be issued for travel to your home country.

Email: _____

I would like my I-20 mailed to: _____

=====
Funding: Total amount of support MUST be deposited into a U.S. bank account under your name and/or or your sponsor(s) name or paid directly to MWU in order for us to include it as a resource to validate issuance of your I-20 (visa).

- The total amount of money I will have available in a U.S. bank account is \$ _____
Attach copy of bank statement
- Other resources available to me: \$ _____,
- Please explain the source of "other resources":

If any funding is being provided by sponsor(s), each sponsor(s) listed must complete a separate Affidavit of Sponsorship form.

I certify that the above information provided is correct and complete, and that I will immediately notify the Office of Student Financial Services at MWU of any change in my financial circumstances.

Student Signature _____ Date _____

AFFIDAVIT OF SPONSORSHIP (For Sponsors)



NAME OF SPONSOR _____

TODAY'S DATE _____

Forms must be completed and stamped/certified by the appropriate official with requested documentation or they will be considered incomplete and an I-20 will not be issued. This form is valid for six (6) months from the date of notarization, and is used only for purposes of issuing an I-20.

I hereby affirm/attest that I am willing and able to provide no less than USD\$_____ to the student named below for his/her entire length of study at Midwestern University. Funds will be provided by me to the student and deposited into a U.S. bank account and/or paid directly to Midwestern University. I have attached the necessary documents to validate the support I am offering. Validation must include either: (a) a copy of your U.S. bank statement(s) validating full amount that you are offering to the student; and/or (b) prepayment of funds directly to Midwestern University.

Name of student I'm sponsoring: _____

My relationship to the student: _____

My full address: _____

IMPORTANT: Funds must be deposited into a U.S. bank account (or tuition must be prepaid to the university) sufficient to cover the entire "cost of attendance" before an I-20 will be issued to the student.

===== **AFFIRMATION OR OATH OF SPONSOR** =====

I hereby affirm or swear that the contents of the above statement are true and correct.

Signature of sponsor _____

Name of sponsor (print) _____

===== **NOTARIZATION/CERTIFICATION** =====

SWORN AND SUBSCRIBED BEFORE ME THIS _____ OF _____, 20 _____.

Signature of Notary _____ (Seal)

My Commission Expires _____
(Notary may come from bank or lawyer or any Commissioner's Office)

AFFIDAVIT OF SPONSOR
(Complete only if someone is providing you "free" room and board)



ALL QUESTIONS MUST BE ANSWERED ONLY BY THE PERSON WHO OWNS OR RENTS THE PROPERTY. THE PERSON COMPLETING THIS FORM IS CERTIFYING THAT HE/SHE WILL PROVIDE THE STUDENT WITH CUSTOMARY COSTS ASSOCIATED WITH LIVING IN THE U.S., INCLUDING RENT, FOOD, AND UTILITIES. THE ESTIMATED VALUE OF THIS CERTIFICATION IS \$ _____

I hereby affirm that I own, rent, or lease the property described below, and that I will make it available without charge and without services-in-lieu-of-payment to the student named below for the duration of his/her studies at MWU.

NAME OF SPONSOR (PLEASE PRINT) _____ NAME OF STUDENT (PLEASE PRINT) _____

ADDRESS OF STUDENT'S RESIDENCE: _____
Street Address _____ Apt. or Unit # _____
City _____ State _____ Zip Code _____

Sponsor's relationship to the student _____ Is this a house or apartment? _____ Number of rooms in the residence _____

How much space (# of rooms) will be reserved for the exclusive use of the student? _____

Does the sponsor live at the address listed above? _____ Yes _____ No

Please indicate whether sponsor owns or leases the property being offered: _____ OWN _____ LEASE

AFFIRMATION OR OATH

I hereby affirm or swear that the contents of the above-statement are true and correct. I agree that I will not require any services from the student in return for the promised support. I understand that it is a serious violation of the law to require domestic work, child care, or any other kind of service from the above-named student.

Signature of sponsor _____

NOTARIZATION/CERTIFICATION

SWORN AND SUBSCRIBED BEFORE ME THIS _____ OF _____ 20_____.
Day Month Year

Signature of Notary _____ (Seal)

My Commission Expires: _____

Frequently Asked Questions

1. Is there a deadline for submitting the Financial Certification Form?

Unless specifically stated on your paperwork, the Office of Student Financial Services encourages students to submit the required documentation at the time you submit your matriculation deposit. Exceptions or extensions will need to be approved by our office. You will not be issued an I-20 until all forms are received with the required documentation, and the I-20 is necessary for you to be able to attend MWU.

2. If there is a problem with the financial certification documents submitted, will you contact me?

Yes. Any time a student submits financial certification documents that are incomplete or inadequate; you will receive an e-mail or letter explaining the problem.

3. Do I have to submit financial documents in U.S. dollars?

Yes. Remember, funds must be deposited into a U.S. bank account and must be sufficient to cover your entire program costs before an I-20 is issued. The U.S. bank account funds *must be physically located inside the U.S.*

4. Can I submit “copies” or fax my documents to MWU and keep the originals?

Yes, unless an original document is specifically requested by mail, you may fax or scan your documents our office:

ARIZONA: Fax: 623-572-3283 (Attention: Karen) E-mail: kowens@midwestern.edu

ILLINOIS: Fax: 630-515-6384 (Attention: Christine) E-mail: ccliff@midwestern.edu

5. Can I be issued an I-20 based on providing financial support for just one year of study?

No. All students must provide financial support for all years of study upfront, and funds for the entire program must be deposited into a U.S. bank account or prepaid to the University. If you use a sponsor, funding must be in a U.S. bank account under your name and/or your sponsor's name, and all sponsor(s) offering support to help you pay your program costs must have submitted a completed and notarized Affidavit of Sponsorship.

6. Will you tell me when my I-20 will be issued?

Yes. The Office of Student Financial Services will e-mail you with a copy to our Registrar stating that you are cleared to get your I-20. Then the Registrar (or designated official) will officially notify you when your I-20 has been sent and/or will let you know if any questions are pending as far as where it needs to be sent.

7. I want to bring my spouse and children to the U.S. with me. What do I need to do?

You need to have an additional \$4,000 for a spouse and \$2,000 per child for each year of study. This is in addition to your own cost of attendance expenses. For example, for a 4-year program, you would need an additional \$16,000 for a spouse and an additional \$8,000 for each child.

8. Must the Financial Certification Form be notarized?

Yes. Any financial certification made by a sponsor must be notarized to the sponsor's signature or the form will not be accepted. A notary certifies that the person signing the form is the sponsor. A notarization can be obtained in any country, although the formal name may not be a notary. Banks, law firms, police stations, and other government officials typically have the authority to make such certifications.

Cost of Attendance Financial Validation - ARIZONA CAMPUS Based on 2010-2011 Academic Year

Due to the difficulties in the credit market for all students, and particularly international students, in obtaining and ensuring continued private loan funding, we will no longer be accepting private loans as proof of funding for issuance of the F-1 visa. Effective immediately, all accepted matriculants need to provide proof through a U.S. bank statement that they have all four years (or program length) of funding in a U.S. bank account. The estimates to the right do not represent actual program costs, but rather, are given as a basis for you to determine the minimum amount of funding you will need for your I-20 approval based on current program costs and estimated tuition increases. Use the information as a guide to determine if you have sufficient funding available for us to approve your finances, and thus, allow you to get your I-20. Costs may be higher than the estimates. Please visit our website www.midwestern.edu under your program of interest. Enter "Financial Aid" on the "Jump To" search engine and then click on "Budgets/Cost of Attendance". The 2011-2012 tuition rates and cost of attendance budgets will be available in spring 2011.

PROGRAM	"Estimated Total Program Cost"*
Osteopathic Medicine	\$330,170
Pharmacy	\$218,982
Physician Assistant	\$148,665
Physical Therapy	\$177,034
Occupational Therapy	\$143,644
Biomedical Sciences, Master of Arts	\$60,173
Cardiovascular Sciences (Perfusion)	\$115,830
Clinical Psychology, PsyD	\$249,643
CRNA (Nurse Anesthesia)	\$141,559
Dental Medicine	\$379,101
Optometry	\$231,654
Podiatric Medicine	\$242,121

*The "Estimated Total Program Cost" is the amount of validation that we will need to see in a U.S. bank account. U.S. BANK ACCOUNT MUST RESIDE INSIDE THE U.S. We are using this chart as a basis to help you determine the minimum funding you must have available to complete your entire program of study. You must provide a U.S. bank account statement under your name or your sponsor(s) name(s) totaling this amount before we can approve the issuance of your I-20.

Cost of Attendance Financial Validation - ILLINOIS CAMPUS Based on 2010-2011 Academic Year

Due to the difficulties in the credit market for all students, and particularly international students, in obtaining and ensuring continued private loan funding, we will no longer be accepting private loans as proof of funding for issuance of the F-1 visa. Effective immediately, all accepted matriculants need to provide proof through a U.S. bank statement that they have all four years (or program length) of funding in a U.S. bank account. The estimates to the right do not represent actual program costs, but rather, are given as a basis for you to determine the minimum amount of funding you will need for your I-20 approval based on current program costs and estimated tuition increases. Use the information as a guide to determine if you have sufficient funding available for us to approve your finances, and thus, allow you to get your I-20. Costs may be higher than the estimates. Please visit our website www.midwestern.edu under your program of interest. Enter "Financial Aid" on the "Jump To" search engine and then click on "Budgets/Cost of Attendance". The 2011-2012 tuition rates and cost of attendance budgets will be available in spring 2011.

PROGRAM	"Estimated Total Program Cost"*
Osteopathic Medicine	\$331,304
Pharmacy	\$244,563
Physician Assistant	\$156,198
Physical Therapy	\$194,350
Occupational Therapy	\$150,382
Biomedical Sciences, Master of Arts	\$109,703
Clinical Psychology, PsyD	\$222,738
Dental Medicine	\$421,317

*The "Estimated Total Program Cost" is the amount of validation that we will need to see in a U.S. bank account. U.S. BANK ACCOUNT MUST RESIDE INSIDE THE U.S. We are using this chart as a basis to help you determine the minimum funding you must have available to complete your entire program of study. You must provide a U.S. bank account statement under your name or your sponsor(s) name(s) totaling this amount before we can approve the issuance of your I-20.

Definition of Terms

I-20 A/B: United States Immigration and Customs Enforcement (Certification of Eligibility) for F-1 Visa

■ USES:

1. To obtain an F-1 visa from American Embassy/Consulate in your home country
2. To enter the country for the first time
3. To reenter after a short visit outside the U.S.
4. For entry of family
5. To extend expected graduation date

■ I-94: ARRIVAL/DEPARTURE RECORD

The I-94 is the small white card in your passport on which the visa classification and the expiration date of your authorized stay is written when you enter the U.S.

All students should have F-1 written as the visa classification.

D/S stands for the duration of status, which means the period during which the student is pursuing a full course of study, plus one year for practical training (18 months to three years for J-1 students), and 60 days in which to return to your home country.

■ PASSPORT:

A passport is your country's identification of you as a citizen. Your passport must remain valid at all times. It is not allowed to expire. You may renew it by contacting your Embassy/Consulate within the U.S.

■ VISA: STAMPED PAGE IN PASSPORT

A visa normally is a stamp placed in your passport by an official of the United States (or the country you are entering) permitting you entry. You must have a valid visa to enter the United States (unless visa exempt). However, unlike a passport, once in the U.S., a visa is allowed to expire.

IMMIGRATION REGULATIONS

■ Applying for a Student Visa

Upon receipt of your Certificate of Eligibility (I-20) you will need to make an appointment with the American Consulate or Embassy having jurisdiction over your place of permanent residence. Although you may apply at any U.S. Consular office abroad, it may be more difficult to qualify for the visa outside the country of permanent residence.

Before you apply for the visa, you should understand the process and the rules governing visas. Many visa applications fail. In some countries, most applications fail. Often it is because the student did not know the rules or was not prepared. We do not want this to happen to you. Please read what follows very carefully.

Due to the tragic events of September 11, 2001 in the United States, visa applications from men 16 to 45 years of age from the following Middle Eastern Countries will be checked against databases maintained by the FBI: This new security procedure will delay visa issuance by up to 20 days. Countries affected include: Afghanistan, Algeria, Bahrain, Djhourri, Egypt, Eritrea, Indonesia, Iran, Iraq, Jordan, Kuwait, Lebanon, Lybia, Malaysia, Morocco, Oman, Pakistan, Qatar, Saudi Arabia, Somalia, Sudan, Syria, Tunisia, The United Arab Emirates and Yemen.

The consular officer will take a very legalistic view. In the U.S., it is considered important to be impersonal when administering laws. This is considered rude or improper in many countries, but not in the U.S., where the ideal is to apply laws equally to all regardless of status or sex. Do not try to negotiate or discuss personal matters.

Be sure that your passport is valid at least 6 months beyond the date you expect to depart the U.S.

The most important rule may seem strange to you. The consular officer who makes the decision on your visa application is required to think of you as someone who plans to come to the U.S. permanently and you must prove that you intend to return to your country after

completing studies. U.S. law very clearly states that F and J visas may be given only to persons who intend to remain in the U.S. temporarily. This rule is the number one reason for denials of student visa applications.

The other important rules are: (1) You must have a definite academic or professional objective. You must know what you are going to study and where it will lead. Be ready to say what you want to study and what kind of career it will prepare you for in your home country. Be prepared to explain why it is better for you to study in the U.S. than at home. (2) You must be qualified for the program of study. (3) You must be definite about your choice of schools. If you do not seem certain that you want to attend Midwestern University, you will not get a visa. (4) You must be adequately financed and have documents to prove it. You may not plan to use employment as a means of support while you are in the U.S.

U.S. government officials are convinced more easily by written documents than by spoken statements. When possible, have papers to show your connections to your home country. If your family owns property, take the deeds. If you have a brother or sister who studied in the U.S. and then returned home, take a copy of the brother's or sister's diploma and a statement from an employer showing that they have returned home. If possible, show that an individual or company in your home country will give you a job when you return. If you cannot get a promise of a job, try to get a letter saying that you will be considered for a job, or that the company needs people with the kind of education you are coming to the U.S. to receive. With papers, show ties to your home country. If your family owns a business, take letters from a bank, describing the business, to the visa interview with you. Do not emphasize any ties you may have to the United States or to family members in the United States. Your visa application is stronger and better if at least part of your financial support comes from your home country, even if most of it comes from the U.S.

Read your Form I-20. Some of the rules you must obey are printed on page 2. Be aware of these rules-especially

the requirements that you study-full time. Look at the date entered in item #5 for reporting to the school. You must apply for the visa in time to reach the school no later than that date.

There is no time limit on how soon you can apply for the student visa. The sooner you apply the better. Consular offices get extremely busy during the late summer months (July, August, September). However, you will not be allowed to enter the United States more than 90 days prior to the start date on your Certificate of Eligibility.

■ Maintaining Your Status

The responsibility for maintaining your immigration status lies with you. There are several important things you must do to maintain status:

1. Maintain full-time enrollment and normal progress toward your degree. Twelve credit hours per quarter is a full course load. Students must be enrolled three consecutive quarters out of each academic year (typically Autumn/Fall, Winter and Spring Quarters).
2. Do not work more than 20 hours per week. As an international student you are not permitted to work more than 20 hours per week while school is in session. Working more than 20 hours per week is a violation of your student status and could lead to any number of USICE penalties including deportation. CPT (Curricular Practical Training) must be approved and certified by the Registrar prior to starting employment.
3. Obtain extensions, as needed, of your permission to stay in the U.S. USICE regulations state that F-1 students may stay in the U.S. for the duration of an educational program or a series of educational programs (for example, from an undergraduate degree through a master's degree) plus the duration of optional practice training and then an additional 60 days. However, students who do not complete the stated educational program within the time indicated on their I-20 form must request a program extension prior to the completion date. Those who do not request a program extension are out of status and must be reinstated by the USCIS. There are new laws that severely penalize non-immigrants who violate their status through overstays. Please make sure your I-20 does not expire.
4. Do not work off-campus without USICE (U.S. Immigration and Customs Enforcement) approval. You are not eligible to work off-campus unless employment is curricular based and approved by the Registrar. Therefore, it is important that you have enough financial support to fund your entire stay at Midwestern University.
5. Keep your passport valid! Your passport must be valid for a minimum of 6 months past your expected completion date at all times. For example, if your I-20 expires on December 31, 2010, your passport should be valid until June 30, 2011. Renewal applications must be made with the Embassy or Consulate of the country issuing the passport. You will need a certification of student status from Midwestern University (this can be obtained from the Registrar's office). Addresses of embassies and consulates are available on line at www.ice.gov.
6. Notify USICE (U.S. Immigration and Customs Enforcement) of transfer to another school or a change in educational program. Please see the Registrar if you plan to transfer to another school. Your new school will want certification that you have been in proper student status and are eligible to transfer. Most schools will have a transfer form of some sort to be completed by the original school. You must report to the international office of your new school within 15 days of the beginning of classes to have your transfer processed.

■ I-94 Entry Permit

You must be in possession of your I-94 card at all times. If you lose it, you must complete an application form (I-102), which can be obtained at www.ice.gov. A fee must be submitted with the application. After details of your entry are verified, a new I-94 will be mailed to you.

■ Changing Programs

Anytime you change majors, or degree levels (ie. Master's to a Ph.D.) you must obtain a new I-20. To do so you will need to meet with the Registrar and bring the following documents: a copy of the application to the new program; a letter of acceptance to the new program; and proof of financial support for the new program. You must do so no later than 2 weeks prior to the start of the new program.

■ Visa Expiration/Renewal

This procedure is only necessary when you intend to travel outside the U.S. and your visa is expired. To get your visa renewed you will need a valid passport, a properly executed I-20, proof of financial support and/or letter of certification. You must visit the American Consulate/Embassy Office in the country you are visiting in order to get the renewal date issued. A student visa cannot be renewed in the U.S. If you are traveling to Canada, Mexico or other contiguous U.S. territories for less than 30 days, you do not need to get your visa renewed.

■ Traveling Outside the U.S.

F-1 visa holders need the following documents to re-enter the U.S. after a temporary absence:

1. Page 4 of form I-20 endorsed by the Registrar's office.
2. A valid passport and U.S. visa.
3. Verification of adequate financial support.

NOTE: a new I-20 is required only if there has been a change in your field of study, degree level, in the source or amount of funding or if all the endorsement lines on page 4 are filled. Requests for a new I-20 or for a signature on page 4 must be made to the Registrar at least two weeks before your planned departure.

■ Visits for Spouse and Children

F-1 Students must obtain an I-20 to send to family member (spouse or Children) who wish to visit them in the U.S. The family member(s) will use the I-20 to support their application for an F-2 visa at the American Embassy or Consulate. The Embassy/Consulate will require evidence that you have adequate financial resources for family member(s) support without recourse to employment. As such, you must furnish proof of financial support the amount of \$4,000 per year for a spouse and \$2,000 per year for each child in addition to the amount needed for your own studies and living expenses. You must realize that under no circumstances will your spouse be permitted to take any employment after he/she reaches the U.S. In addition, bringing family members to the U.S. is not considered a valid reason for needing employment authorization.

■ Optional Practical Training/ Academic Training

Optional practical training/academic training (OPT) is an opportunity to gain work experience to complement your academic program. F-1 students are entitled to one year of practical training, generally completed following graduation. You must apply for optional practical training no more than 120 days prior to and no later than 60 days after your graduation or SEVIS will not authorize your practical training. Optional practical training, academic training is must be authorized by the Registrar's Office.