

## **GENERAL IMMIGRATION**

### **1. What is a non-immigrant visa?**

A non-immigrant visa is an immigration document that permits a citizen of a foreign country to enter into the U.S. for a temporary period of time. It also determines what a non-immigrant is allowed to do while in the U.S. There are many different types of visas, depending on the reason for coming to the U.S. For instance, if your primary purpose for entering or staying in the U.S. is to study with Kaplan, you should obtain the F-1 (student) visa status. For more information about obtaining a visa, please visit [http://travel.state.gov/visa/visa\\_1750.html](http://travel.state.gov/visa/visa_1750.html).

### **2. Does Kaplan issue F-1 visas?**

No. All visas are issued by the U.S. Department of State at a U.S. Embassy/Consulate abroad. However, Kaplan is authorized to issue a Form I-20 A-B, or Certificate of Eligibility, in support of an individual's application for F1 visa status.

### **3. What is a Form I-20 and why is it important?**

The Form I-20, also called a "Certificate of Eligibility", confirms that a non-immigrant has been admitted to a U.S. school that is approved by the U.S. government to enroll non-immigrants. The I-20 is issued by the Designated School Official (DSO) of the school at which the student intends to study and it is required by the U.S. government in order to obtain F-1 visa status. In addition, F-1 students within the U.S. must maintain a valid I-20 by studying full-time.

### **4. What is a DSO?**

The DSO, or Designated School Official, is the school administrator responsible for issuing your I-20, managing your I-20 during your enrollment and advising you about important policies and procedures related to your F-1 visa status. As an F-1 student, you must regularly communicate with this individual to ensure you maintain legal status while in the U.S. Please note, the DSO assigned to process your application may be different than the DSO that you will work with during your studies at the center. In other words, you may have different DSOs pre- and post-arrival.

### **5. What is a Form I-94 and why is it important?**

The I-94, also called the "Arrival/Departure Document", is a small white piece of paper that is attached to your passport/visa at the Port of Entry when you enter the U.S. It confirms successful entry into the U.S. The stamped date at the top-right corner reflects the day you entered the U.S. The handwritten or printed date below is the expiration date of your I-94. This expiration date is the date you must leave the U.S. As an F1 visa holder, your expiration date will show "Duration of Status" of "D/S," which means that you can stay in the U.S. as long as you are studying full-time as a student and possess a valid I-20. Most other visa holders receive a specific expiration date.

### **6. What is the SEVIS I-901 fee and when do I have to pay it?**

The Department of Homeland Security requires that any/all individuals obtaining a new Form I-20 pay the SEVIS I-901 Fee. It is a processing fee for receiving F1 visa status from the government. Therefore, all prospective students applying as initial attendance (through the U.S. Embassy/Consulate abroad) and/or by change of visa status (through USCIS) must pay this fee. Transfer students typically do not have to pay this fee, assuming they paid it when applying to the original school.

Please be advised that Kaplan is not involved in the administration or payment of this fee. It is the student's responsibility to make payment for this fee directly to the Student and Exchange Visitor Program (SEVP). For more information regarding this fee or if you would like to make payment, please go to: <https://www.fmiffee.com/index.jhtml>. Please note, when making payment online, remember to print a receipt of the transaction before leaving the website, since you will be required to submit a copy of the receipt to the government when requesting F1 visa status.

### **7. I'm having problems making payment of the SEVIS I-901 fee. What should I do? Can Kaplan help?**

Since Kaplan is not responsible for the administration of this fee, Kaplan will not be able to assist students in troubleshooting the problems. However, if you're experiencing problems, you can contact the government directly by calling 212-620-3418.

## 8. I lost my SEVIS I-901 fee receipt. What do I do?

You should be able to reprint the SEVIS I-901 fee receipt from the SEVP website. Go to [www.fmjfee.com](http://www.fmjfee.com). Click on "Check Status." Enter your SEVIS ID Number (found on your Form I-20), last name and date of birth. The following screen will confirm the status of your payment. You should print that screen for your records.

## 9. For what courses does Kaplan issue I-20s?

International students seeking F1 visa status with Kaplan must enroll in USMLE CenterPrep, USMLE DeluxePrep or USMLE CompletePrep. In addition, USMLE Step 1 LivePrep 7 Weeks and USMLE Step 1 LivePrep 14 weeks are available to students who will complete their basic science medical school curriculum within the last 12 months of the Step 1 course start date. All other courses are not eligible for international students.

## 10. For how long will my I-20 be valid?

The length of your I-20 varies by course type as follows:

Name of Course	Length of I-20
USMLE Step 1 LivePrep 7 Weeks	7 weeks
USMLE Step 1 LivePrep 14 Weeks	14 weeks
USMLE Step 1 CenterPrep	9 months
USMLE Step 1 Deluxe Prep	12 months
USMLE Step 2 CK CenterPrep or DeluxePrep	9 months
USMLE Step 3 CenterPrep or DeluxePrep	9 months
USMLE CompletePrep	18 months

If the course you purchase is shorter than the I-20 length listed above, you will have to pay for an extension/repeat of the course and continue to maintain full-time studies during the extension, in order to maintain legal status in the U.S. through the end of your I-20. In other words, you are not permitted to stay in the U.S. through the end of your I-20 unless you have a paid enrollment on file and you are studying that enrollment full-time. If you complete your studies before your I-20 expiration date and/or you do not re-enroll by the deadline, your DSO will shorten your I-20 to reflect your early end date. You will then be permitted 60 calendar days to transfer-out to a non-Kaplan school or depart the U.S. If you do not transfer or depart the U.S. within this 60 day period, you will fall out of legal status due to overstay.

Please note: If you are enrolling in multiple USMLE Steps at the same time, your initial I-20 will be valid only for the length of the first step you will be completing. Upon completing the first step, your I-20 will be extended, so that you can continue studies in the next step.

## 11. Can you explain the difference between course dates and I-20 dates?

Based on the curriculum, it takes most F1 students 9 months to complete each USMLE step. Therefore, you will be given an I-20 that is at least 9 months in length for USMLE. However, you can opt to enroll in a shorter class if you think you can complete the curriculum sooner than the average student. By doing this, your course or enrollment dates will be shorter than your I-20 dates. However, if you're not ready for the exam by the time your original enrollment ends, you can re-enroll with Kaplan, as long as you have maintained status, studied full-time and enrolled in and paid for a new course. On the other hand, if you complete the course within the original enrollment length, your I-20 will be shortened to show an earlier end date.

For example, let's say you enroll in USMLE Step 1 CenterPrep 3 months with a start date of January 1. Your course end date will be April 1. However, your I-20 will be 9 months long, thereby ending on October 1. Upon completing your first enrollment on April 1, you have the choice to re-enroll (since your I-20 is still valid) or you can end your studies. If you re-enroll, your registration will be extended. If you stop studying and do not re-enroll, your DSO will shorten your I-20 to show your early end date of April 1. You will then be given 60 days to transfer out to another school or to leave the U.S. In other words, you'll need to transfer out or leave the U.S. by June 1. Once your I-20 is shortened, you will no longer be able to study with Kaplan or remain in the U.S. through October 1.

## 12. Can my I-20 be extended if I need more time to study?

Your I-20 can be extended if you are progressing to the next USMLE Step. For instance, after studying USMLE Step 1 DeluxePrep for 12 months, your I-20 will be extended for another 9 months, so that you can continue studies in USMLE Step 2 CK DeluxePrep. However, an extension to repeat Step 1 will generally not be permitted. I-20 extensions, so that you can repeat the same course, are rare and require you to meet very specific criteria. Given this, it is important that you pace

yourself during your studies to ensure you meet your academic goals in a timely manner and no later than your I-20 expiration date. You should not expect to receive I-20 extensions to repeat curriculum. Please note, all requests for I-20 extensions must be made to your DSO before your last day of study. I-20 extensions will not be granted if requested after your last day of study. There are no exceptions to this policy.

### **13. Is there a government website with more information about the visa issuance process?**

Yes. Please visit <http://studyinthestates.dhs.gov/>.

## **ENROLLMENT PROCESS**

### **1. How do I enroll in one of Kaplan's programs?**

If you are ready to purchase your course and/or if you wish to learn more about Kaplan's programs, please call one of Kaplan's Program Advisors at 1-800-527-8378. For USMLE programs, follow the prompts 3,1,5.

Program Advisors are available Monday – Friday 9 am – 9 pm (EST) and Saturday – Sunday 8:30 am – 5:30 pm (EST).

Kaplan accepts all major credit cards and wire transfers as forms of payment.

### **2. Who should I contact if I have questions about Kaplan's courses?**

If you have not yet enrolled, please follow the instructions as provided in question 1 above.

If you have already enrolled, you will need to contact the advisor who is responsible for processing your I-20 application for any/all course or enrollment related information. Since you are applying to Kaplan as an Initial Attendance student, you will need to contact Kaplan's main International Admissions office. You can reach an advisor in the International Admissions department directly by sending an email to [DirectMed.Admissions@kaplan.com](mailto:DirectMed.Admissions@kaplan.com).

### **3. Where do I submit my application in order to receive my Form I-20?**

All Initial Attendance applicants need to submit their applications to Kaplan's main International Admissions department. This department is open Monday-Friday, 8:30am PST-5:00pm PST. Your application can be sent by fax to 213-769-5019 or by email to [DirectMed.Admissions@kaplan.com](mailto:DirectMed.Admissions@kaplan.com). (NOTE: When submitting your applications by email, please submit your application either in .jpg or .pdf format. Also, any emails larger than 6 MB may not be delivered due to email attachment restrictions within Kaplan. It is acceptable to send more than one email with application documents for this reason. Simply label each email with your name so that all emails can be combined upon receipt.)

### **4. I enrolled for my class through 1-800 KAP TEST, but I don't know what to do now. What do I do?**

After enrolling, the next step is to submit your I-20 application and supporting documentation to the International Admissions office as listed above. If you did not receive the application when you enrolled, please follow-up with the Kaplan representative who processed your enrollment.

### **5. I submitted my application, but I have not received confirmation of my I-20 yet? What do I do?**

Please contact the International Admissions office or the DSO that is processing your application. If you sent your application to the main International Admissions office, please send an email to [DirectMed.Admissions@kaplan.com](mailto:DirectMed.Admissions@kaplan.com). A DSO will respond to you within 1-2 business days in regards to your inquiry.

## **I-20 APPLICATION REQUIREMENTS**

### **1. What paperwork does Kaplan require for admission?**

All F1 students are required to submit the following before they will receive an I-20 from Kaplan:

- Kaplan Medical Application, signed by the student
- Proof of Financial Eligibility (i.e., bank statement or letter from the bank showing sufficient funds to study with Kaplan)
- Proof of English Proficiency (i.e., TOEFL score, TOEIC score, IELTS score)
- Proof of Academic Level (i.e., transcript or degree from medical school)

Please note, additional paperwork may be required or requested by your DSO based on your individual enrollment or non-immigrant status at the time of application. Please see the Kaplan document called "Instructions for F1 Student Applications" for more detailed information about application requirements.

## **2. What does Kaplan require for Proof of Financial Eligibility?**

The bank statement or bank letter should show that you and/or your sponsor have enough funds to cover the cost of study. (See Kaplan's "Instructions for F-1 Student Applications" document for directions on how to calculate the cost of study.) Bank statements and bank letters must show that all funds are readily available without penalty for withdrawal. For this reason, statements from checking and/or savings accounts are ideal. Income statements, property deeds and/or other similar forms of investments are typically not acceptable. Additionally, bank statements can be no older than 6 months at the time of application, they must show the account holder's name, currency type, ending balance and an official logo/stamp/seal from the bank.

## **3. Can I submit bank statements in someone else's name if I have a sponsor?**

Yes. If someone will be paying for your studies with Kaplan, a bank statement from that person's account is acceptable. However, in these cases, an additional letter of support is required. This letter must indicate that the sponsor guarantees payment for you and it must be signed by the sponsor. An example of this letter can be found in the Kaplan Medical Application.

## **4. Can I submit multiple bank statements if I do not have enough funds in one account?**

Yes. You can show funds through multiple accounts and/or multiple sponsors, if necessary.

## **5. How much money do I need to show in my bank statement?**

You need to show sufficient funds to meet the cost of study. The cost of study includes the \$200 non-refundable application fee, full tuition, any I-20 mailing fees incurred, any health insurance purchased through Kaplan and a cost of living (estimated at \$400/month of enrollment) associated with your dependants, if you are bringing dependants with you. Please see the "Instructions for F1 Student Applications" document for more information on how to calculate the cost of study.

As an example, let's say your tuition is \$4000 for 3 months, you will be bringing two dependants, your wife and child and you will be purchasing health insurance through Kaplan. Your cost of study will be \$200 (application fee) + \$4000 (tuition) + \$2400 (dependants) + \$255 (health insurance) = \$6855. Although you will only pay Kaplan \$4455 for tuition, application fee and insurance, you need to show at least \$6855 in your bank account.

As another example, let's say your tuition is \$8500 for 4 months. You will not bring dependants or buy health insurance from Kaplan. In this case, your cost of study is \$200 (application fee) + \$8500 (tuition) = \$8700. You only need to show \$8700 in your bank account. You do not have to demonstrate funds for health insurance or dependants since you are not requesting these services through Kaplan.

## **6. Do I have to show a bank statement even if I have paid?**

If the amount paid to Kaplan is equal to or greater than the cost of study as indicated on your I-20, you may not be required to submit a bank statement/letter. If the amount paid is less than the cost of study, you will be required to submit a bank statement. In general, submitting a bank statement to Kaplan even if you have paid is strongly recommended because it helps to increase the chances of getting your F-1 visa status with the government. Remember, you will need to submit a bank statement to the government when requesting F1 visa status. Therefore, it is recommended that the same bank statement be submitted to Kaplan to ensure all information on your I-20 matches the documentation submitted to the government.

## **7. What qualifies as proof of English language proficiency for admission purposes?**

There are five ways to show English proficiency as follows:

- 1) A TOEFL score of at least 530 PBT/197 CBT/71 IBT.
- 2) A TOEIC score of at least 710.
- 3) An IELTS score of at least 5.0.
- 4) A copy of your degree or transcripts from an American college or university.

- 5) A letter from the college or university you attended outside the U.S., which states that English was the primary mode of instruction for the program you attended.

Please note, all TOEFL, TOEIC and IELTS test scores must be dated within the past two (2) years. If your test scores are outdated, Kaplan cannot accept them and you may be required to retake the exams before receiving your I-20 from Kaplan. Additionally, a certificate of completion from an English language program within the U.S. does not qualify as proof of English proficiency.

### **8. What happens if I do not have one the allowable methods of English proficiency?**

Unfortunately, Kaplan will not be able to issue an I-20 for you without you first demonstrating English proficiency. Kaplan can postpone your start date in order to allow you time to take the TOEFL, IELTS or TOEIC exams. You can then forward your exam scores to Kaplan and we can continue to process your application.

### **9. Do application documents have to be translated into English?**

All applications documents must be legible and easy to read. The DSO reviewing your application must be able to ascertain all important information from the documentation. If the documents are in a foreign language, you may be requested for an official English translation (from the bank or school).

### **10. Am I required to show proof of health insurance with my application for admission?**

You are not required to show proof of health insurance with your application for admission. However, all F1 visa students are required to show proof of health insurance within the U.S. by their start date. You will not be permitted to begin studies until you submit this documentation to your DSO. On your start date, if you cannot show proof of health insurance in the U.S., you will be required to purchase health insurance from Kaplan at \$85 per month of your enrollment. Please note, you must be covered with insurance through your course end date and the proof you submit to Kaplan (or the payment you make towards Kaplan insurance) must cover you through your course end date. Monthly payment plans are not acceptable.

### **11. Does Kaplan offer financial aid?**

Unfortunately, financial aid is not available to F1 visa students.

## **APPLYING TO KAPLAN AS INITIAL ATTENDANCE (FROM OUTSIDE THE U.S.)**

### **1. How do I get an F-1 visa?**

You must first apply to Kaplan by submitting all appropriate paperwork. If eligible for admission, Kaplan will issue an "Initial Attendance" Form I-20, which is another immigration document. Next, you'll have to pay the SEVIS I-901 fee online at [www.fmjfee.com](http://www.fmjfee.com). This is a government fee you are responsible for paying before you get your visa. Once these steps are completed, you will need to visit the U.S. Embassy/Consulate abroad to get an F-1 visa. For more specific information on this process, please see Kaplan's document called "Instructions for F-1 Student Applications."

### **2. What Embassy do I visit?**

In general, you are expected to visit the U.S. Embassy/Consulate in the country for which you hold citizenship (i.e. the country that issued your passport). If your country does not have a U.S. Embassy/Consulate or if you are currently located in a different country, you should contact the closest U.S. Embassy to see if they can accept your application for an F-1 visa. To learn more about your local U.S. Embassy, visit <http://usembassy.state.gov/>.

### **3. What documents must I present to get an F-1 visa?**

Please see Kaplan's document called "Instructions for F-1 Student Applications" for a complete list of documents required to get an I-20 from Kaplan. For a list of items required by the U.S. Embassy/Consulate, visit the website for your local U.S. Embassy at <http://usembassy.state.gov/>.

### **4. What is Kaplan's application deadline?**

Kaplan has rolling admissions, which means there are multiple start dates throughout the year and there are no specific deadlines for those start dates. However, you should allow at least four to six (4-6) weeks prior to your intended start date.

Please note, the process may take longer if you originally submit an incomplete application. You should also confirm with your local Embassy how long it may take to get a visa, since that may take longer than 4-6 weeks.

### **5. How long does it take to get a visa?**

The average wait time varies from country to country. Visit [http://travel.state.gov/visa/temp/wait/wait\\_4638.html](http://travel.state.gov/visa/temp/wait/wait_4638.html) to confirm how long it takes at your local U.S. Embassy/Consulate.

### **6. For how long will my visa be valid?**

Kaplan does not issue your visa and therefore cannot confirm for how long it will be valid. Instead, you should confirm this information with your local U.S. Embassy/Consulate.

### **7. Can Kaplan help me complete the government's application for a visa?**

No. Students are solely responsible for completing all government documents and applications. If you have questions about your visa application, you should direct your questions to the U.S. Embassy/Consulate you will be visiting.

### **8. What is the likelihood that I will be approved an F-1 visa?**

Kaplan does not issue visas and therefore cannot confirm the likelihood of approval. However, you should note, that visa issuance is not guaranteed. To increase the likelihood of getting approved a visa, you should make sure you prepare all required paperwork before your Embassy appointment and that you bring all required paperwork (and payments) to the Embassy appointment. This includes having a valid Kaplan I-20.

### **9. What happens if I am denied a visa?**

If denied your visa, you should ask the Consular Officer the reason for denial before you leave the Embassy. You have the right to request the denial in writing as well. If the reason for denial was caused by a mistake that Kaplan made on your Form I-20, Kaplan can revise your I-20 and write a support letter, which you can use to revisit the Embassy in hopes of getting a visa during a second interview. If no reason or a different reason is stated, and/or if you fail to ask for a reason, Kaplan will likely be unable to assist you further. In most cases, the government's decision is final and there is little Kaplan can do to change their decision.

### **10. Do I have to pay a mailing fee to receive my I-20?**

There is no cost to receive your first I-20. Each additional or subsequent I-20 mailed to you requires you to pay a \$50 express mail fee to cover the cost of mailing. To reduce the mailing fees incurred due to revisions and changes to your I-20, please make sure the information submitted on your application is complete and accurate before submitting it.

### **11. Can I change my start date after receiving my I-20?**

You can change your start date anytime before entering the U.S. – even after your F1 visa was issued. In fact, you can change your start date multiple times if necessary. However, remember that for each change, you will pay a \$50 mailing fee because your I-20 will need to be revised and remailed to you. However, you will not have to repay the SEVIS I-901 fee.

To change your dates, simply contact your Kaplan DSO responsible for processing your application to confirm your new start date. You must contact your DSO as soon as you know about the change. At that time, Kaplan will mail you a revised I-20 to show new study dates. A failure to notify Kaplan about these changes can cause problems for you at the Port of Entry and/or U.S Embassy. Therefore, your prompt attention to these changes is necessary.

Once you enter the U.S., you cannot postpone your start date under any circumstance. There are no exceptions to this policy. However, if you want to begin before your original start date, this is acceptable. Simply go to the center and let them know you want to start early.

### **12. Can I change center locations after receiving my I-20?**

If you have not received your F-1 visa, you can change center locations at any time. Simply contact the Kaplan DSO responsible for processing your application to confirm the new location and a new I-20 will be mailed to you from the new location. Remember, you will first need to pay a \$50 mailing fee to Kaplan. Additionally, you will need to repay the SEVIS I-901 fee online before going to the Embassy. Please note, your original I-20 will be cancelled, so you should not use it at the U.S. Embassy or Port of Entry. Use only your new I-20.

If your visa has been issued, you can change locations, but you may need to get a new visa before entering the U.S. Law requires the name of the school on your I-20 to match the name of the school on your visa for successful entry to the U.S. If the names do not match because you changed center locations after getting your visa, you may be denied entry to the U.S. Check with your local U.S. Embassy/Consulate to see if a new visa is required before traveling to the U.S. and before changing school locations.

### **13. When can I enter the U.S.?**

You have up to 30 days before the start date listed on your I-20 to enter the U.S. If you have to get settled and/or finalize living arrangements once you arrive to the U.S., you should use this time for those arrangements. For instance, if you need to find housing, open a bank account, find transportation, etc, use the 30 days prior to your start date. Remember, once you're in the U.S., you cannot postpone your start date to make these arrangements. Additionally, if you do not report to Kaplan by your start date, your I-20 will be "terminated" and you will fall out of status.

### **14. Can I enter the U.S. after my start date?**

If you travel to the U.S. after your start date, you will probably face problems at the Port of Entry, since it appears you failed to meet the requirement of reporting to the center by your start date. In fact, you could be denied entry to the U.S. for failing to start on time. To prevent these problems, you should contact the Kaplan DSO responsible for processing your application and ask that we postpone your start date. At that time, Kaplan will mail you a revised I-20 with a postponed start date so that you don't have problems at the Port of Entry. Please send this notification to your DSO as soon as you're aware that you won't be able to start on time to ensure we have sufficient time to review and mail your I-20 before your travels.

### **15. What documents will I need to show at the Port of Entry when entering the U.S.?**

In general, you must show the Port of Entry Officer the following documents. If these documents are missing or incomplete, you may be detained, questioned or denied entry altogether.

- A valid (non-expired) passport.
- A valid (non-expired) F-1 visa with the name of the center you will be attending printed at the bottom. The name of the school on the visa should match the name of the school on the I-20.
- All three pages of your Form I-20 issued by the center you will be attending (center name should match the name of the school listed on your visa.) The I-20 must be signed by you and the Kaplan DSO.

If you are traveling with dependants, such as a spouse or child, each dependant must have the following documents:

- A valid (non-expired) passport.
- A valid (non-expired) F-2 (dependant) visa.
- All three pages of the dependant's Form I-20. The I-20 must be signed by you and the Kaplan DSO. Dependants do not sign the Form I-20.

### **16. What happens at the Port of Entry?**

Please visit <http://www.ice.gov/sevis/students/index.htm> and review the document called "What a Student Can Expect." This document discusses what you will need to do at the Port of Entry. It is available in English, Spanish, Japanese, Korean and Chinese.

### **17. What should I check for when I receive my I-94 at the Port of Entry?**

The I-94, also called the "Arrival/Departure Document", is a small white piece of paper that you will receive when you enter the U.S. It will be attached to your passport/visa at the Port of Entry and it confirms successful entry into the U.S. The Port of Entry Officer will hand-write an expiration date on the I-94, which confirms how long you can legally stay in the U.S. Before leaving the Port of Entry or airport, make sure your I-94 is marked with F1 visa status and that it says "Duration of Status" or "D/S." All F-1 visa holders should get "D/S." This means you are able to stay in the U.S. as long as you are maintaining valid F-1 status by studying full-time at a Department of Homeland Security approved school. (Please note, you can only study with Kaplan as long as permitted by the expiration of your I-20.) If your I-94 is marked with a different expiration date and/or a different visa type, you should question the Port of Entry Officer before you leave the airport, since you may face problems with your legal status after entry if you do not get "D/S." Unfortunately, Kaplan will not be able to fix these types of mistakes for you.

## **18. What is Form I-515A and what do I need to do with it if I am given one at the Port of Entry?**

Form I-515A is a government form given to some travelers who are missing documentation required for entry to the U.S. If you are given this form by a Port of Entry Officer, you must ask what documentation you are missing. Once confirmed, you will be required to submit that documentation to the government within 30 days after entry. If you do not meet this deadline, you will fall out of legal status and will have to leave the U.S. immediately. If you are given this form, please speak to the DSO at your Kaplan center immediately after entry. Kaplan can assist you in completing the documentation. Make sure you inform your center DSO about this documentation sooner rather than later to ensure we have enough time to help you process the paperwork. It can take days or weeks to obtain the appropriate paperwork, so don't cut the deadline close.

## **19. After arriving to the U.S., when do I need to start studies?**

You are required to arrive at the center and begin full-time studies on or before the start date listed on your I-20. If you do not meet this requirement, your I-20 will be terminated and you will fall out of legal status. Remember, once you are in the U.S., you are not permitted to postpone your start date.

## **STUDENT LIFE**

### **1. What are the study requirements at Kaplan?**

As an F-1 student, you will be required to study at the Kaplan center that issued your I-20 at least 22 hours per week, during each week of your paid enrollment(s). In addition, you will be required to attend any/all Guided Study Sessions that are included with your program. You will learn more about Kaplan's attendance requirements on your first day of class.

### **2. What happens if I do not study 22 hours per week and/or fail to meet the attendance policy?**

If you do not meet Kaplan's full-time study requirements, you risk falling out of legal status with the following consequences:

- Your I-20 will be terminated.
- You will no longer be eligible to study with Kaplan.
- You will not be eligible for a refund.
- You will be required to leave the U.S. immediately after termination.

### **3. During my enrollment with Kaplan, can I take time off for vacation or travel?**

If you want to travel or take time off while remaining in the United States, you will need to qualify for an authorized vacation. In order to qualify for vacation, you must study with Kaplan for nine months, be currently enrolled and registered for classes and you must be in good academic standing with good attendance. Additionally, all vacation requests must be pre-approved by the center DSO. Your vacation will not be authorized unless it is first approved by your center DSO. This is true even for emergency situations.

If you want to travel outside the U.S., including weekend trips to Canada, Mexico and the Caribbean islands, you must request a leave of absence from your center DSO. To qualify, you must be currently enrolled and registered in classes and you must be in good standing with good attendance. Similar to vacation, all leave of absence requests must be pre-approved by the center DSO. Your leave will not be authorized unless it is first approved by your center DSO. This is true even for emergency situations.

Please note, if you take time off before your request is approved by your DSO, the missed study time will not be credited and your attendance may be negatively impacted. When this happens, you risk being "terminated" in SEVIS and falling out of status.

### **4. Can I work while studying at Kaplan?**

As an F-1 student, your primary purpose for staying in the U.S. must be full-time study, so that you can achieve your academic and/or career goals. Therefore, the government restricts your ability to work to the following situations only:

- On-Campus, Part-Time Employment: You may work at the Kaplan center that issued your I-20 for no more than 20 hours per week. This is an option only if there is a position available and you are the most qualified candidate for that position. Please note, there is a limited number of these positions at most Kaplan centers. Therefore, this type of employment is limited.

- **Off-Campus Employment Due to Financial Hardship:** If you have studied for nine (9) months and can demonstrate in writing that you are experiencing an unforeseen financial hardship that arose after admission to Kaplan, you may qualify for this type of employment. This type of employment requires both DSO and government approval before you begin work. If you think you qualify, please speak to your center DSO for more information.

Please note, if you are found to be working without government approval and/or in a position not listed above, your employment will be considered unauthorized employment. This will result in immediate termination of your I-20 in SEVIS. If this occurs, you will no longer be eligible to study with Kaplan, will not receive a refund and must leave the U.S. immediately.

#### **5. Can I participate in practical training or OPT/CPT while at Kaplan?**

No. As a Kaplan student, you are not eligible for practical training (OPT/CPT) at any time during your enrollment. There are no exceptions. Likewise, if you are transferring into Kaplan while on practical training, you will not be able to continue with your practical training once you are a Kaplan student. That is true even if your employment authorization document or work permit appears to be valid or not expired. OPT/CPT does not transfer to Kaplan with your I-20.

#### **6. Can I participate in an observorship or clerkship while studying with Kaplan?**

Assuming the experience is not paid or compensated in any way, you can participate in an observorship. Any paid experience is not permitted without first receiving DSO approval, since these experiences are considered employment. Please remember that as an F1 visa student, you are responsible for completing 22 hours of study each week at the Kaplan center that issued your I-20, even during weeks when you are participating in your observorship. Participation in an observorship does not replace or eliminate your need to study at the Kaplan center that issued your I-20. If you are not able to complete your observorship while also studying full-time, you should plan on completing your observorship during your authorized vacation period. Plan accordingly.

#### **7. Does Kaplan offer student housing?**

Unfortunately, student housing is not a service provided by Kaplan. However, if you are having a difficult time identifying appropriate living arrangements, please speak to a Kaplan center staff member. We may be able to provide recommendations or additional information. However, you are solely responsible for making living arrangements.

#### **8. Does Kaplan offer daycare services?**

Kaplan does not provide this service. Students are solely responsible for making these arrangements independently of Kaplan.

#### **9. How can I get a Social Security Number?**

Unfortunately, due to a ruling issued by the Social Security Administration (SSA) in October 2004, F-1 students are no longer eligible to receive a social security number, unless they have a valid offer of employment. Should you be offered on-campus employment through Kaplan or be approved by the government for off-campus employment, your center DSO will advise you on where to apply for a Social Security Number (SSN). For most Kaplan students, employment opportunities are limited and therefore, Kaplan students should understand that social security numbers will not be issued for them. If you are experiencing difficulties due to the lack of a SSN, you should ask the service requesting the SSN for alternate arrangements. For instance, if a bank is requesting a SSN, you should ask the bank to create an alternate identification number for you. An agency should be able to make alternate arrangement since you are not legally permitted to obtain a SSN. If the agency refuses to make an alternate arrangement, you should expand your search. For instance, try community banks or credit unions which may be more flexible in their policies compared to larger national banks.

#### **10. How can I open up a bank account here in the U.S.?**

Each bank has different processes and policies, so you should do your research before selecting a bank. Remember, many banks have monthly service fees, so make sure you ask many questions to understand the services and conditions. Once you have identified a bank that meets your needs, you will need to visit a local branch to open an account. You will likely be asked for proof of U.S. residency. Therefore, you should be prepared to show your Form I-20, visa and Form I-94 to verify your F1 visa status. A letter from Kaplan confirming your enrollment dates and non-immigrant status is also helpful. Please ask your center DSO for this information. Typically, banks also require two utility bills with a U.S. address on it to confirm a local mailing address. Therefore, you may not be able to open a U.S. bank account immediately after arriving to the U.S.

## 11. **How do I obtain a U.S. driver's license?**

Driver's licenses are managed by the Department of Motor Vehicles (DMV) in each state. Therefore, the first step is to research where your local DMV office is located by visiting [www.dmv.org](http://www.dmv.org). Requirements, costs and processes vary by state, so make sure you do plenty of research in your area. In most cases, DMVs will require that you show proof of U.S. residency, which can often be done through lease agreements, current utility bills and/or an enrollment confirmation letter from your school. If you are requested for such a letter, please ask your center DSO.