

Studying in the USA: Frequently Asked Questions

Why Study in the USA?

What is the value of a US degree internationally?

US education is recognized globally for being the highest in quality and is the #1 destination for international students. The US has over 5,000 colleges and universities of which 50 feature in the top 100 world rankings.

Can I work during my studies in the USA?

The F-1 student visa provides authorization for international students to work during their studies. This includes on-campus jobs, internships, and Curricula Practical Training (CPT).

What are the best career opportunities for international students in the USA?

STEM certified programs provide international students with the maximum work authorization of 3 years post-study work. The US is set to create millions of new STEM jobs in the next decade, and international students will fill many of these posts.

Can I apply for permanent residence on a student visa?

No. An F-1 visa is a non-immigrant visa. Students who obtain an employer sponsor during the 3-year post-study work period, may have a pathway to permanent residence with a H1B work visa.

Do universities in the USA offer scholarships?

Yes. Many universities provide international students with scholarships to support tuition fees. These are generally merit based tied to academic scores, sporting talent or artistic talent.

Applying to University

What are the academic requirements to obtain admission to a master's degree?

Universities typically require the equivalent of a 4-year bachelor's from the USA. The minimum GPA requirements will vary by institution and program, but many seek a 3.0 GPA on a 4-point scale.

Do I need to take any additional tests?

Students from non-English speaking countries will be required to take an English Language Test. Most common are IELTS and TOEFL. Certain graduate degrees will also require a GMAT or GRE.

Do I have to pay application fees?

Depends. Some universities charge application fees, others do not.

How many universities can I apply to?

There is no limit on how many universities you can apply to. However, we set a policy of 3 maximum which we feel is sufficient to help minimize your time and costs.

How much are the tuition fees?

Tuition costs vary by university and program. You would need to check on the individual university and program.

What other costs will I have to cover?

Accommodation, travel, books, insurances, meals, and other personal expenses.

F-1 Student Visa Process

How much does it cost to apply for an F-1 student visa?

The DS160 fee is \$160.

The SEVIS fee is \$350.

Both fees are paid online, directly to the US Government.

Am I authorized to work on an F-1 student visa?

Yes. International students can apply for jobs on-campus and graduate assistantships. In addition, Curricula Practical Training (CPT) and Optional Practical Training (OPT) work programs provide opportunities for international students to work during and upon completion of your studies.

What funds do I need to show during the visa process?

You are required to demonstrate you can support the costs of tuition and living during the first year. You need to show funds in your account, sponsors account or provide proof of a student loan.

Can I apply for permanent residence on a student visa?

An F-1 visa does not provide a direct pathway to permanent residence.

Do I need a financial sponsor for the visa?

You only need a sponsor if you do not personally have the funds, or a student loan.

Do I have to attend a visa interview?

Yes. You are required to schedule and attend a short interview at your nearest US Consulate.

MPOWER International Student Loan

Is there a cost to apply for the student loan?

No. The loan application process is free.

Do I need a co-signer for the loan?

No. You only need to be approved by an MPOWER approved university.

Do I need collateral?

No. You only need to be approved by an MPOWER approved university.

What is the interest rate for the loan?

Fixed interest rate of 6.49% - 13.99%. Your rate will be determined once the loan application is processed. Discounts are available for auto-payment, consecutive payment, and graduation.

When do I start repaying the loan?

45 days after the start of your studies (interest only payments).

How will I repay the loan?

Once you have graduated from your studies, you are eligible to find employment anywhere in the USA during OPT. However, you should have a plan to cover the minimum loan repayment in the case you are not working.

What if I can't find a job to repay the loan?

Schools do offer employment services and on-campus positions, but these are limited, and you want to prepare to have funds saved for the time it takes to find employment.

How Will Catalyst GEM Help Me?

Do you charge a fee for your services?

No. We do not charge international students for our services.

How do I access your platform?

Qualified applicants are assigned an Admissions Representative who will provide access to register for and use our platform.

Is there someone who can help me locally?

We have local staff in West Africa, Francophone region, Pakistan, and the US.

Can I work with an agent?

It is not necessary, but you can if you want.