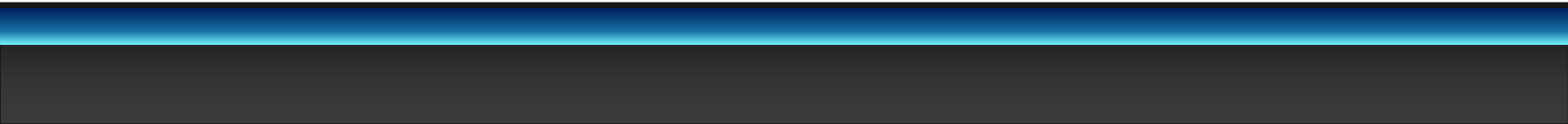




International Students

Risks and Resources





Western Washington University

- NW Washington
- Public Institution
- 15,000 Students
 - 5 Campuses
 - 12,000 on Main Campus
 - 650 Grad Students
 - 300+ International
- Banner
- CASHNet
- CRC for Internal Collections
- 1 Collector





Western Washington University

Student Business Office

- Student A/R Billing
- University Cashiering
- 3rd Party Billing/Contracts
- General Receivables
- Internal Collections
- Perkins Loan Servicing





AGENDA

- Why do we have international students?
- Things we do to avoid collections
- Third party collections
- Questions



CEDAR
FINANCIAL



International Student & Scholar Services

Greetings from ISSS!





Why do we have international students?

- Economic Value
- Bridges back to their Home Cities
- Maximize Students Educational and Professional Experience





contribute economic value: supported **340,000 jobs** and contributed **\$26.8 billion** to the U.S. economy during the 2013-2014 academic year





build bridges between the United States and other countries





bring global perspectives into U.S. classrooms and research labs





support U.S. innovation through science and engineering coursework, making it possible for U.S. colleges and universities to offer these courses to U.S. students





support programming and services on campus for all students by paying out-of-state tuition, funded largely by non-U.S. sources.



Things we do to avoid collections

- Maintain a relationship with International Offices
- Work with Housing and other offices
- Use tools to make payment easy



- [login to Student Account](#) (via MyWestern)

Students *without* access to Web4U:

To make a payment to your Student Account without access to Web4U, you must first log into the payment portal using your Western ID (W number) and last name. Then enter the amount you wish to pay, and select the method of payment (Credit Card, bank transfer from a U.S. bank account, wire using Western Union).

- [login to Student Account](#) (with W number and last name)

Paying with International Funds:

In an effort to streamline the tuition payment process for our international students, Western Washington University accepts international wire payments thru peerTransfer and Western Union.

With Western Union or Peer Transfer wire processes you are assured the best foreign exchange rate, allowing you to pay in your home currency (in most cases) and save a significant amount of money, as compared to traditional international wires. Once you have initiated your payment, you will be able to login to peerTransfer or Western Union at any time to track the progress of your payment.

You have the option to pay with Peer Transfrer or Western Union using these links:



Student Sponsor Portal:

If you're an *outside agency paying on behalf of a student or students*, select the link below.





Third Party Collections

- Our unique handling of international debt
- A better solution
- Ray from Cedar Financial





Managing the Complexities of Collecting from International Students





AGENDA

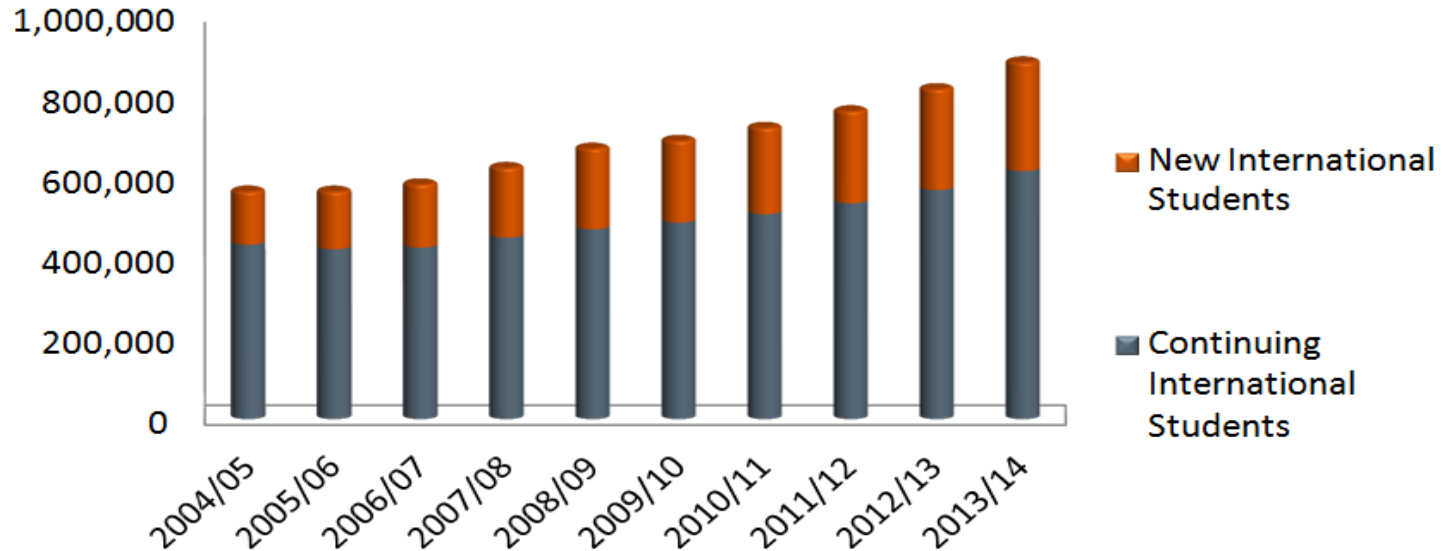
- Rise in International Students
- Understanding the International Student
- Challenges & Risks
- Questions and Answers



Rise in International Students

Enrollment

886,052 International Students in 2013/14
8.1% growth in international students



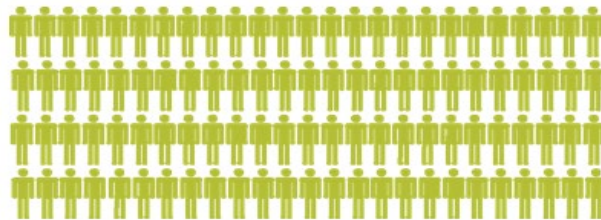


Rise in International Students Enrollment

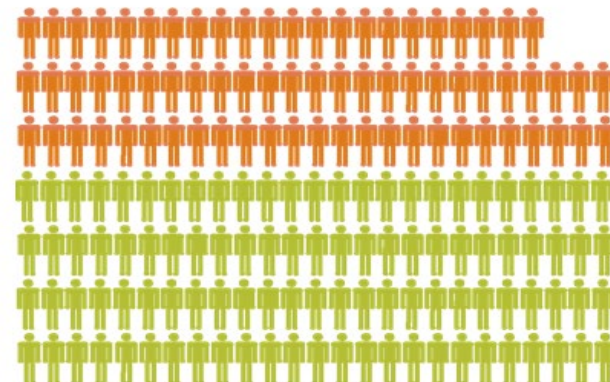
The number of international students increased by **72%**

886,052

514,723



1999/00

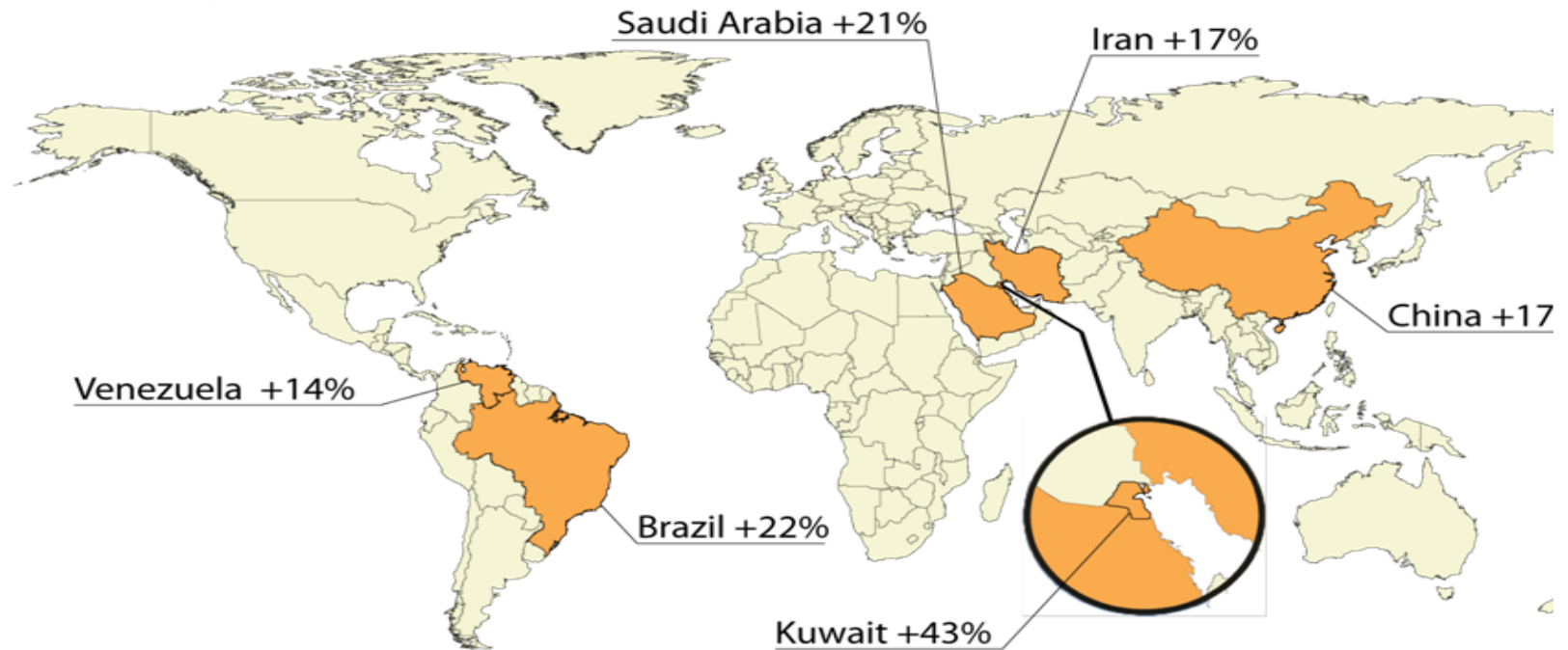


2013/14

Rise in International Students

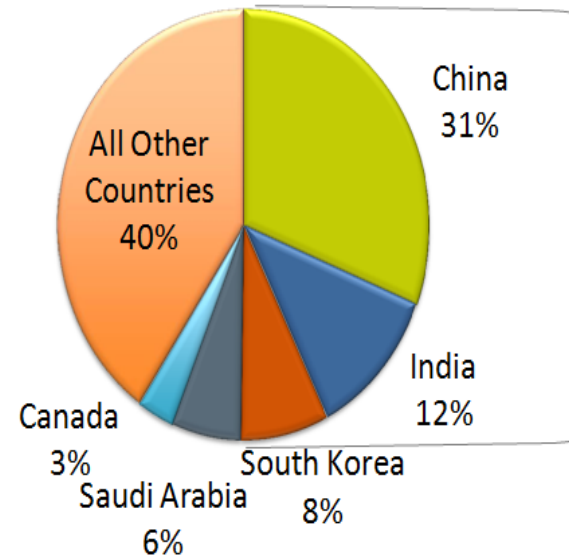
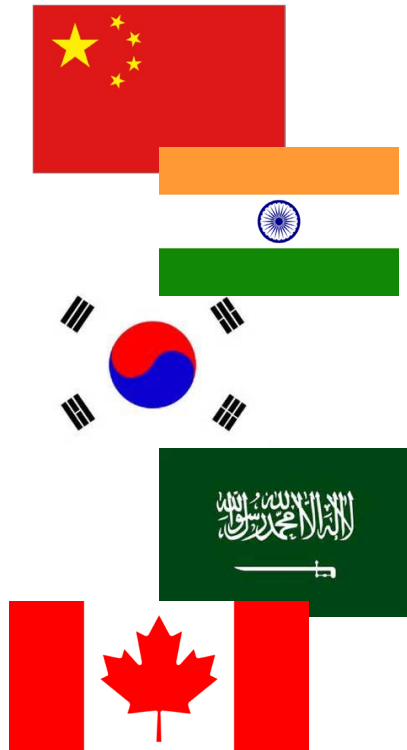
Where is the growth coming from?

China, Saudi Arabia, Brazil, Iran, Kuwait, Venezuela



Rise in International Students

Top Sending Countries to USA

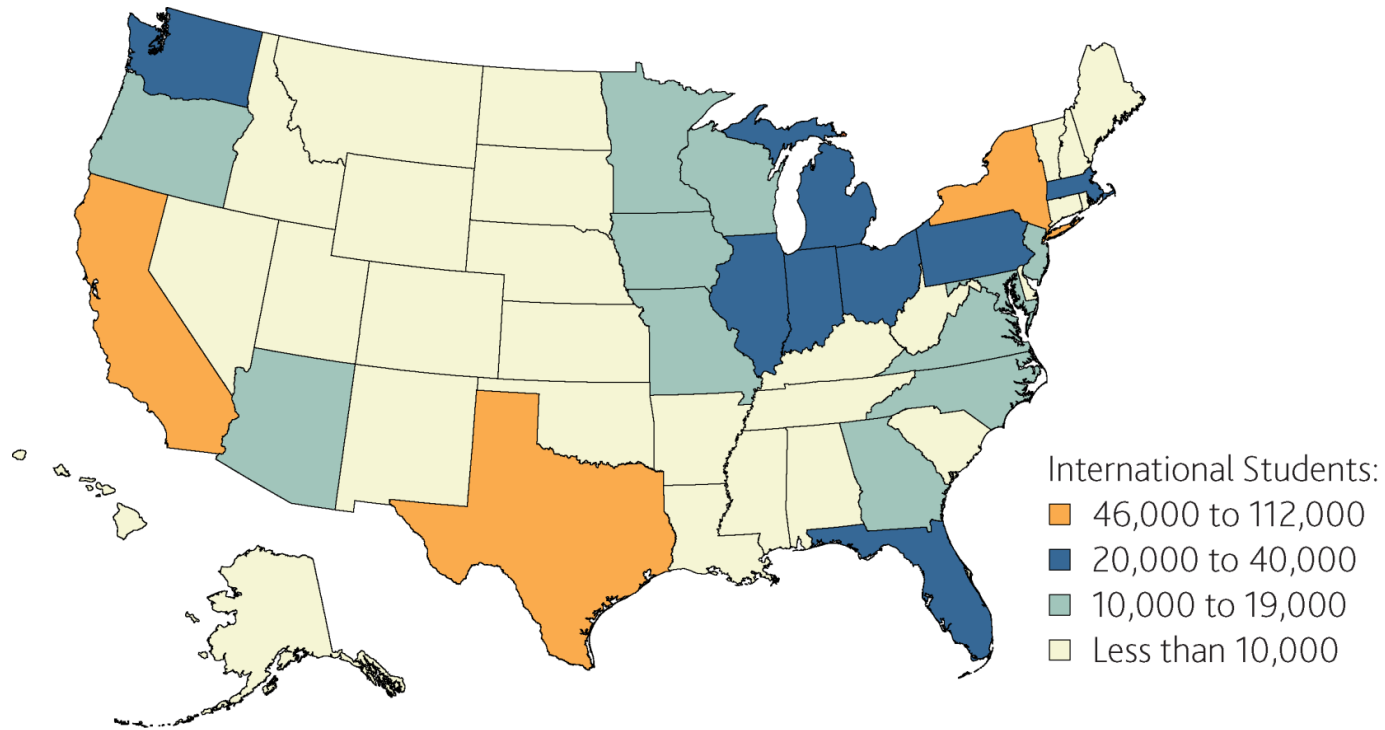


50% of all international students are from the top 3 countries



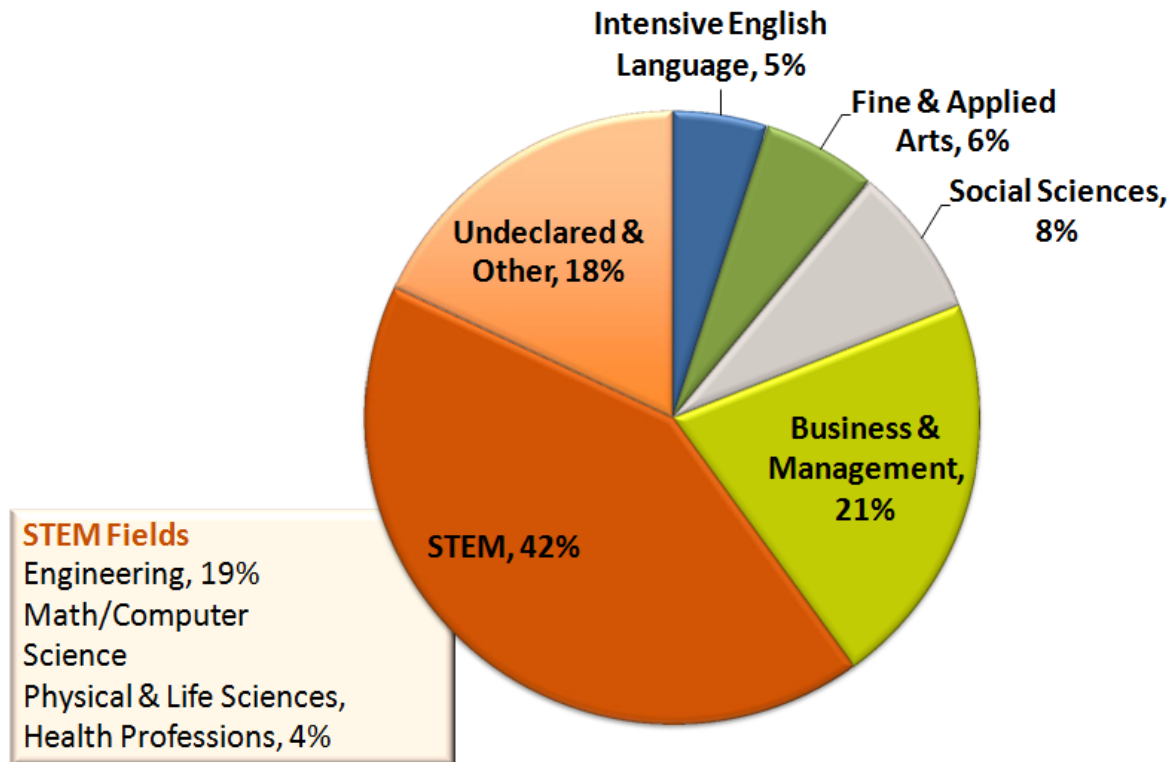
Understanding the International Students

U.S. Destinations



Understanding the International Students

Fields of Study



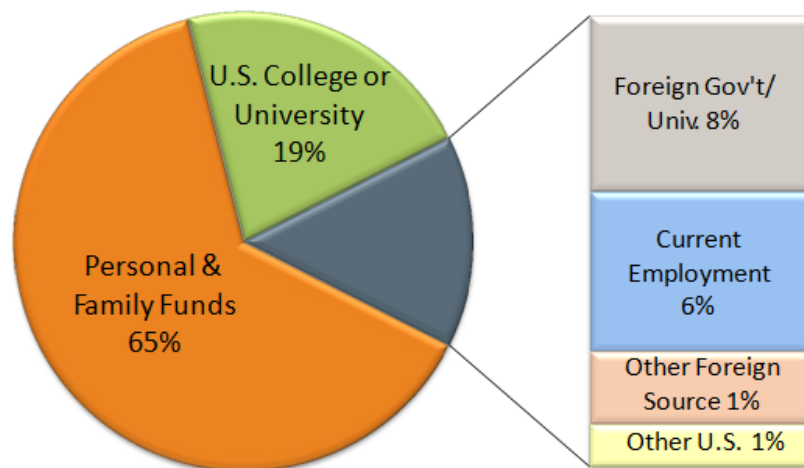


Understanding the International Student

Funding and Financial Contributions

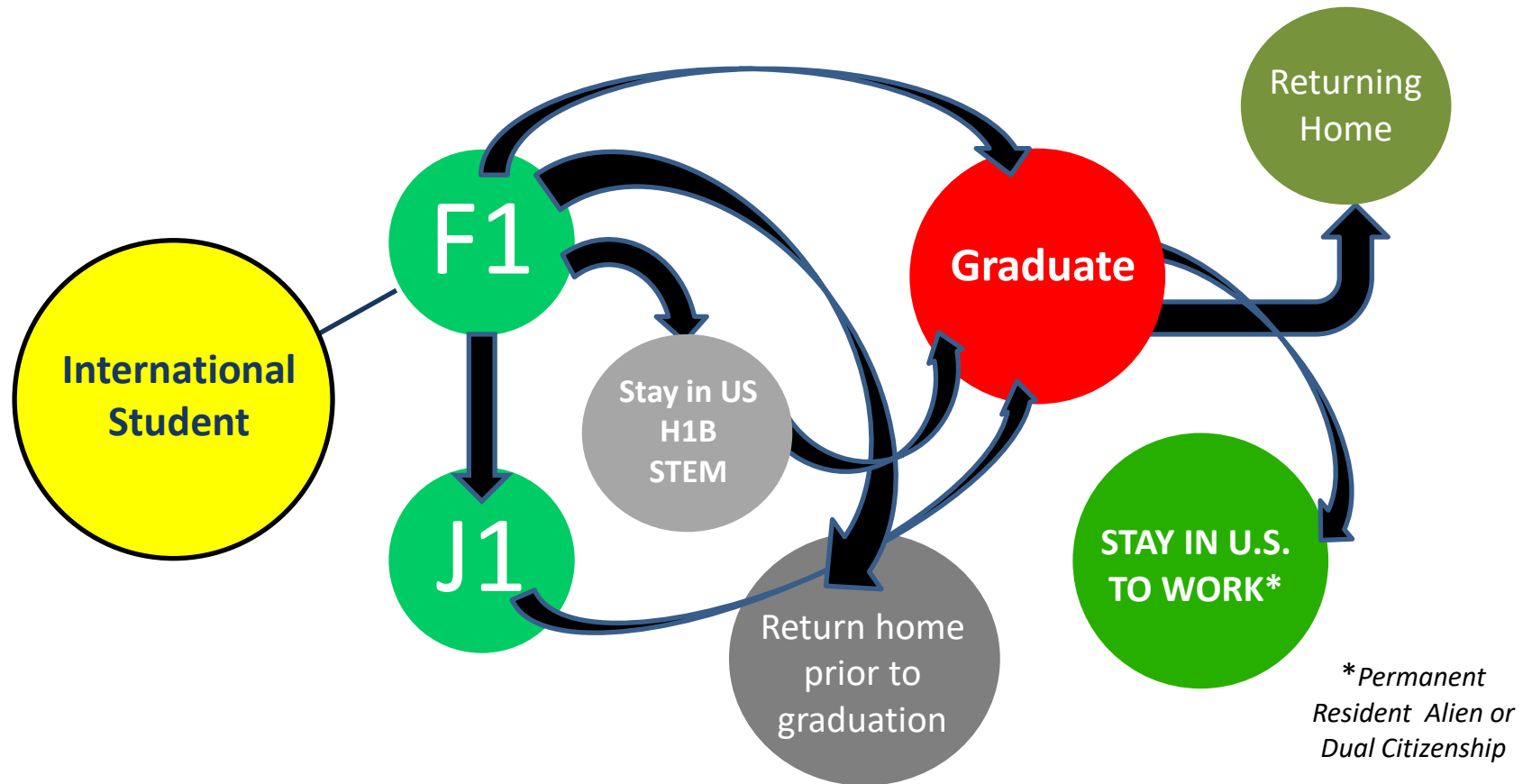
International students contributed over \$27 billion to the U.S. economy in 2013. (U.S. Department of Commerce)

65% of international students (81% of undergraduates) rely primarily on personal and family funds to pay for their studies.



Understanding the International Student

Life Cycle of International Student





Understanding the International Student

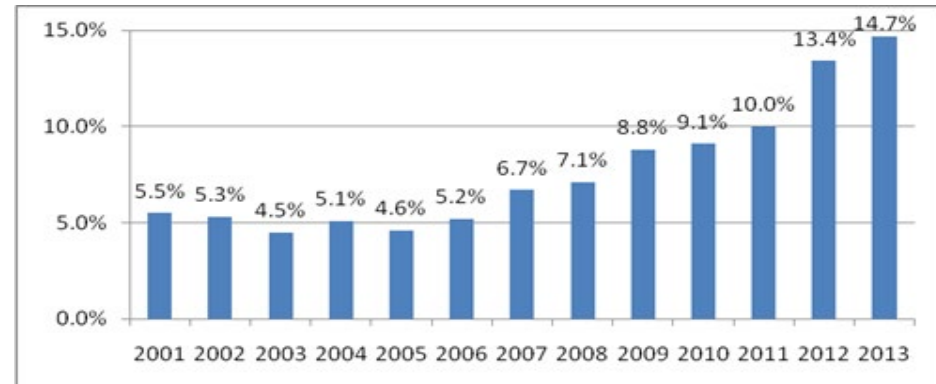
Default Rates on the Rise

Student Loan Default Rates Rise for Sixth Year - USNews

New data show more than 600,000 borrowers have defaulted on their loans in the last few years

*Student-Loan Default Rates Continue Steady Climb –
The Chronicle of Higher Education*

*More Than Half Of Student Loans Are Now In Deferral Or Delinquent –
Forbes.com*





Understanding the International Student Transient





Understanding the International Student Transient





Challenges and Risks

Current Model Solutions

TIME ZONES

LANGUAGE

U.S. Agency vs. International Agency

U.S. agency not licensed outside of the United States puts both the Agency as well as the School at risk.

LAWS

COMPLIANCE

CULTURE



REGULATIONS

Challenges and Risks



Challenges and Risks Compliance



CANADA

"A common misconception in the U.S. is that accounts located in Canada are not international accounts."

Provincial laws with respect to engaging an agency not licensed in Ontario are very clear...

Other provincial laws require agencies to have an office within the providence.

Penalties up to \$250,000





Challenges and Risks

OFAC Countries

- North Korea-Sanctions
- Cuba-Sanctions
- Iran-Sanctions
- Iraq Related Sanctions
- Burma-Sanctions
- Belarus Sanctions
- Libya-Sanctions
- Somalia-Sanctions
- Sudan-Sanctions





Challenges and Risks

OFAC Countries

- Zimbabwe-Sanctions
- Syria-Sanctions
- Former Liberian Regime of Charles Taylor
- Rough Diamond Trade Controls
- Democratic Republic of the Congo-Related Sanctions
- Balkans -Related Sanctions
- Lebanon-Related Sanctions
- Cote d'Ivoire (Ivory Coast)-Related Sanctions
- Yemen-Related Sanctions
- Ukraine – Related Sanctions
- Central Africa Republic Sanctions



Internal Challenges

Communication

- International Student Office (ISO)
 - Copy of Passport / Visa
 - I-20 Form & SEVIS Form
 - Declaration and Certification of Finances
 - FERPA (Bursars Office has the right to see these documents)
- RFP's & Working With Procurement
 - By-Pass?
 - Threshold?
 - Special RFP?
 - Current RFP Verbiage Containing Intl?



Internal Challenges

U.S. Department of Justice
Immigration and Naturalization Service

Certificate of Eligibility for Nonimmigrant (F-1) Student
Status - For Academic and Language Students (OMB NO. 1653-0038)

Page 1

Please read Instructions on Page 2
This page must be completed and signed in the U.S. by a designated school official.

1. Family Name (surname):
First (given) Name: Middle Name:
Country of birth: INDIA Date of birth (mo/day/year): 02/27/13
Country of citizenship: INDIA Admission number:

2. School (School district) name:
University of Minnesota
University of Minnesota, Twin Cities
School Official to be notified of student's arrival in U.S. (Name and Title):
Assistant Director
School address (include zip code):
Intl Student & Scholar Services
301 29th Ave S., 390 Humphrey Ctr
Minneapolis, MN 55455
School code (including 3-digit suffix, if any) and approval date:
SPM14P00039000 approved on 01/27/2003

3. This certificate is issued to the student named above for:
Initial attendance at this school.

4. Level of education the student is pursuing or will pursue in the United States:
MASTER'S

5. The student named above has been accepted for a full course of study at this school, majoring in Electrical, Electronics and Communicati.
The student is expected to report to the school no later than 08/23/2013 and complete studies not later than 08/23/2013. The normal length of study is 36 months.

6. English proficiency:
This school requires English proficiency.
The student has the required English proficiency.

7. This school estimates the student's average costs for an academic term of 12 (up to 12) months to be:
a. Tuition and fees \$ 2,567.00
b. Living expenses \$ 13,780.00
c. Expenses of dependents (o) \$ 0.00
d. Other (specify): \$ 0.00
Total \$ 16,347.00

8. This school has information showing the following as the student's means of support, estimated for an academic term of 12 months (Use the same number of months given in item 7).
a. Student's personal funds \$ 0.00
b. Funds from this school \$ 16,347.00
Specify type: Assistantship
c. Funds from another source \$ 0.00
Specify type:
d. On-campus employment \$ 0.00
Total \$ 16,347.00

9. Remarks:

10. School Certification: I certify under penalty of perjury that all information provided above in items 1 through 9 was completed before I signed this form and is true and correct; I executed this form in the United States after review and evaluation in the United States by me or other officials of the school of the student's application, transcripts, or other records of courses taken and proof of financial responsibility, which were received at the school prior to the execution of this form; the school has determined that the above named student's qualifications meet all standards for admission to the school; the student will be required to pursue a full course of study as defined by 8 CFR 214.2(f)(5); I am a designated official of the above named school and am authorized to issue this form.

Name of School Official: Assistant Director Date Issued: 01/30/2016 Place Issued (city and state): Minneapolis, MN

11. Student Certification: I have read and agreed to comply with the terms and conditions of my admission and those of any extension of stay as specified on page 2. I certify that all information provided on this form refers specifically to me and is true and correct to the best of my knowledge. I certify that I seek to enter or remain in the United States temporarily, and solely for the purpose of pursuing a full course of study at the school named on page 1 of this form. I also authorize the named school to release any information from my records which is needed by the INS pursuant to 8 CFR 214.3(g) to determine my nonimmigrant status.

Name of Student: Signature of Student: Date:

Name of parent or guardian: Signature of parent or guardian: Address (city): (State or Province) (Country): (Date):

Form I-20 A-B (Rev. 04-27-88) For Official Use Only

Office for International Students and Scholars

Declaration and Certification of Finances

For a One Year Program

Return this form and supporting documentation to your admitting department contact.

This form must be fully completed before (your University) can issue a visa eligibility document (Form I-20 or DS-2019). When completing this form and determining the amount of funding needed, refer to the estimate of expenses provided by your admitting department.

1. Name: Last (Family) First (Given) Middle

2. Permanent Address: City Province or State Country Postal Code

3. Marital Status: Single Married **4. Number of Children:**

5. List persons financially dependent on you:

Name	Date of Birth	Relationship	City & Country of Birth	This person will:
				<input type="checkbox"/> Come with me <input type="checkbox"/> Join me later <input type="checkbox"/> Stay home
				<input type="checkbox"/> Come with me <input type="checkbox"/> Join me later <input type="checkbox"/> Stay home
				<input type="checkbox"/> Come with me <input type="checkbox"/> Join me later <input type="checkbox"/> Stay home

6. How will you support your dependents if they will be joining you in the United States?

7. In case of emergency, are additional funds available to you once you arrive in the U.S.? YES NO
If so, give the sources and amounts of money in U.S. dollars:

8. Does your government impose restrictions on the exchange & release of funds for U.S. study? YES NO
If yes, describe the restrictions:

ALL STATEMENTS OF SUPPORT MUST:

- Be in English and reflect amount of money being provided in U.S. dollars;
- Indicate relationship between sponsor and student;
- Be specified for studies at WUUSTL and not another college or university.

ORIGINAL FINANCIAL CERTIFICATION IS REQUIRED FOR THE FIRST YEAR OF STUDY AND MUST:

- Be in English or have an accompanied English translation;
- Reflect amount of money being provided in U.S. dollars AND indicate funds are immediately available;
- MUST be original documents issued/dated within six months of submission to WUUSTL;
- Bank letters MUST be on official letterhead and signed by a bank official (letters are preferred over statements);
- Bank statements can be accepted IF they are certified by a bank official by signature and stamp/seal.

Internal Challenges

SOURCES OF FUNDS

When completing the grid below, please note:

- Funding sources and amounts must be entered below for the entire year you will study at your university
- List as many sources as is relevant to your situation.
- The amounts certified as being available to finance your studies must equal tuition, insurance and fees plus living expenses for a twelve month period.
- The documentation required to certify your funding source is indicated in each respective row below.
- Funding provided from or through (your university) does not need to be included on this form.

	Guaranteed Funding in U.S. \$
PERSONAL SAVINGS • Original bank letter OR original, certified bank statement	\$
PARENTS AND/OR RELATIVES (provide name(s) & relationship(s)) Name: _____ Rel. _____ Name: _____ Rel. _____ • Original letter of support from parent or relative, AND • Original bank letter OR original, certified bank statement	\$
LOANS Name of Institution: _____ • Original letter, on official letterhead, from lending Institution showing amount of funds for student's expenses and date range.	\$
SPONSORS AND/OR FRIENDS (provide name(s) and relationship(s)) Name: _____ Rel. _____ Name: _____ Rel. _____ • Original letter of support from sponsor or friend, AND • Original bank letter OR original, certified bank statement	\$
SALARY OR STUDY-LEAVE ALLOWANCE • Original letter from employer, on official letterhead, showing funds for student's expenses and date range covered.	\$
YOUR HOME GOVERNMENT Name of Agency: _____ • Original letter, on official letterhead, from government agency indicating amount and type of financial aid and date range covered.	\$
OTHER: _____ • Original documentation on official letterhead stating type of funding, amount, date range covered and source.	\$
Each column must be equal to at least the minimum expense amount specified to you by your department. <div style="text-align: right; margin-right: 50px;">TOTAL</div>	\$

I certify that the information above is correct and complete. I further understand that failure to provide the required certification will delay the processing of my I-20/DS-2019.

Student's Signature: _____ Date: _____

Solutions

Be Proactive

Student Intake:

- Ask for more points of contact with complete information (Immediate Family, Relatives, Friends)
- Copy of Passport / Visa
- Re-enforce the understanding that if it does go to a third party that the debt can be domesticated in their country.
- I-20 Form & SEVIS Form





Solutions

Be Proactive

Student Intake:

- Give Students more payment options
 - Online payments
 - Partner with a transfer company that specialize in intl. payments
- Bonus's for staff
- Statements in the correct language
- Reporting to Credit Bureaus abroad when possible







Q&A Thank You

Bob Putich
Western Washington University

Ray Kopitsch
Cedar Financial