

# Studying in the United States: A Guide for ACCA Members and Students

## About ACCA

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ACCA (the Association of Chartered Certified Accountants) is the global body for professional accountants. We aim to offer business-relevant, first-choice qualifications to people of application, ability, and ambition around the world who seek a rewarding career in accountancy, finance, and management.

Founded in 1904, ACCA has consistently held unique core values: opportunity, diversity, innovation, integrity, and accountability. We believe that accountants bring value to economies in all stages of development. We aim to develop capacity in the profession and encourage the adoption of consistent global standards. Our values are aligned to the needs of employers in all sectors and we ensure that, through our qualifications, we prepare accountants for business. We work to open up the profession to people of all backgrounds and remove artificial barriers to entry, ensuring that our qualifications and their delivery meet the diverse needs of trainee professionals and their employers.

We support 170,000 members and 436,000 students in 180 countries, helping them to develop successful careers in accounting and business, with the skills needed by employers. We work through a network of over 91 offices and centers and more than 8,500 Approved Employers worldwide, who provide high standards of employee learning and development.

## About ACCA USA

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ACCA (Association of Chartered Certified Accountants) USA is the United States headquarters of the global organization. ACCA USA is headquartered in New York City and has an office in Washington, DC. ACCA USA is focused on brand recognition and thought leadership projects concerning cybersecurity, global mobility, and corporate social responsibility.

Learn more at [www.usa.accaglobal.com](http://www.usa.accaglobal.com).

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This guide has been developed for ACCA members and students interested in pursuing higher education in the United States. It will review the various steps that an international student must undertake in order to be accepted to an institute of higher education and receive a student visa by the United States Federal Government.

Receiving a bachelor's degree, master's degree, or a Ph. D. from an American university can complement the ACCA qualification and can help make an ACCA member or student even more valuable to a potential employer.

*Any information in this document is intended for informational purposes and should be confirmed with an immigration attorney, the Embassy of the United States in your country, or the appropriate USA government agency. Please do not direct any questions to ACCA USA.*

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## GREETINGS FROM THE HEAD OF ACCA USA

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We are excited that you are considering continuing your education in the United States. A degree from a USA institute of higher education (universities), either for your bachelor's or master's degree, or your Ph.D., is a great investment in your career when combined with your ACCA qualification.

ACCA USA has prepared this guide to provide insight on how you can move to the United States to further your education. It will walk you through the process of locating and applying to universities, applying for your student visa, and moving to the United States, as well as discuss the support structure that is in place for ACCA members and students.

ACCA USA has an extensive member network available to you should you decide to make the move that would be happy to welcome you. We hope that you will consider continuing your education here.

A handwritten signature in black ink, appearing to read "Warner Johnston". The signature is fluid and cursive, with the first name "Warner" written in a slightly larger, more legible script than the last name "Johnston".

Warner Johnston  
Head of ACCA USA

## HIGHER EDUCATION IN THE UNITED STATES

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The higher education system in the United States refers to post-secondary education; the final stages of formal learning following high school typically began at age 18. The first level of education above a high-school diploma is the undergraduate level, culminating in bachelor's degree, followed by the graduate level and a master's degree, and finishing with a doctorate or professional degree, if necessary. A bachelor's degree generally consists of earning approximately 120 credit hours and a master's degree of 150 credit hours.

Degrees in accounting or other similar fields are popular in the United States and career prospects are good for accounting graduates. The following chart details the number of accounting graduates for each program from 2011 - 2012:

Accounting Degree	Number of Accounting Graduates
Bachelors of Arts Public College	41,315
Bachelors of Arts Private College	20,020
Masters of Arts Public College	14,403
Masters of Arts Private College	6,440

**Source:** Journal of Accountancy, [Demand for accounting grads reaches all-time high](#).

If you're interested in studying in the United States and joining the growing ranks of accounting and business students, the first step in beginning your journey is to pick a level and a program of study, be it a bachelor's, master's, or other degree, and what concentration you are interested. When choosing a program and a school, it is important to ensure that the program is accredited and, for the purpose of attaining a student visa, has been certified by the U.S. Department of Homeland Security's Student Exchange Visitor Program (SEVP) to accept international students. Attaining a student visa is discussed later in this guide.

Be sure to research the schools and programs that match the program of study that is of most interest to you. Please know that ACCA is currently not taught at the university level. The U.S. Department of State has put together [this website](#) to assist international students in learning more about the United States educational system and in choosing an appropriate program.

When choosing a university, you may also wish to consider schools that are known for having a large body of international students. The below chart lists the top 10

National Universities with the largest percentages of international undergraduate students, based on 2012 data:

National University (state)	Percentage of International Students
New School (NY)	29%
Florida Institute of Technology (FL)	28%
Illinois Institute of Technology (IL)	23%
Lynn University (FL)	22%
University of Tulsa (OK)	22%
Carnegie Mellon University (PA)	18%
Purdue University - West Lafayette (IN)	17%
University at Buffalo - SUNY (NY)	16%
University of San Francisco (CA)	16%
Northeastern University (MA)	15%

Source: US News and World Report, [Universities that Attract the Most International Students](#).

It is important that if you hope to achieve a student visa to study in the states, you thoroughly research your intended school and program of study, as a visa officer may ask you how you made your decision as a way to judge whether you are a good candidate for a student visa.

## APPLYING FOR ADMITTANCE

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Once you have determined what program you would like to study, it's time to begin the application process. There are several pre-requisites that you must meet depending on the level of study and must disclose on your application. You will find information below regarding the application process for each level of study. For all levels, you may be required to prove your knowledge of the English language, by taking the Test of English as a Foreign Language ([TOEFL](#)).

### Bachelor's Degree

In order to be considered for admission, there are minimum education requirements that you must meet to be eligible for entry, including:

- A secondary school (high school level) diploma or examination results;
- Ability to speak the English language; and
- In many cases, receive test scores from a USA aptitude test, such as the [SAT](#) or [ACT](#).

Individual universities have their own requirements for admission, so you must review the application process for each school. Often, universities may have minimum mathematics education requirements or other areas of study. In addition, you will generally be required to pay an application fee to each school you apply. The amount of the application fee will vary by school.

Many universities accept the common application, which makes it easier to apply to several colleges and universities using one application form. You may access a list of the universities that accept the common application, as well as information regarding deadlines and other required information, [here](#).

### Master's Degree or Ph.D. Program

Unlike applying to a bachelor's program, there is no uniform or common application for applying to a master's or Ph.D. program. Each individual university has its own criteria for admission and application process. You must, however, have received or will be receiving a bachelor's degree prior to beginning a master's or Ph.D. degree program. Similar to applying for a bachelor's degree, you will generally be required to pay an application fee to each school you apply. The amount of the application fee will vary by school.

Depending on the type of program to which you are applying, you may be required to take a graduate school admittance exam. A university will use these exams, in part,

to determine whether you are a good match for their program. Below is a list of the most common graduate school admittance exams that you may be required to take:

**Graduate Record Examination (GRE).** The GRE tests verbal, quantitative, and analytical abilities and is used for admission to a wide variety of disciplines. In addition to the general test, there are also GRE Subject Tests that test an individual's knowledge of a specific field

**Graduate Management Admission Test (GMAT).** The GMAT is a test that also measures your verbal, quantitative, and analytical abilities and may be required if you are applying for a graduate business education. Some business schools now accept either the GRE or the GMAT.

**Law School Admission Test (LSAT).** The LSAT tests your ability to read, write, and make logical and reasonable conclusions from a set of facts as an indicator to your estimated success in law school.

**Medical College Admission Test (MCAT).** The MCAT tests your problem solving and critical thinking skills, as well as your knowledge of science that is a prerequisite to the study of medicine. The MCAT is required in order to apply to medical school.

### **After Applying**

Once your applications have been submitted and reviewed, schools will begin to contact you with a final determination. If you have been successful and offered admittance into your school or schools of choice, you will be assigned a Designated School Official (DSO) with each school to which you are accepted.

At this point, you can begin the process of attaining a student visa.



## USA STUDENT VISA PROCESS

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Once you have applied and been accepted to one or more universities, it is time to apply for your student visa to allow for travel to the USA. To enter the USA, you will need either an F visa or an M visa. An F visa will enable you to enter the USA to attend a university, high school, private elementary school, seminary, conservatory, or another academic institution, including a language training program, whereas an M visa allows you to enter the USA to attend a vocational or other recognized nonacademic institution, other than a language training program. While the process of getting either visa is substantially similar, this guide focuses on receiving an M student visa to study at a USA university.

After you receive your acceptance to a university, you will need to work closely with the Designated School Official (DSO) (also known as “International Student Advisor”) at each school to ensure that your paperwork is filed appropriately and expeditiously.

Below are the steps you must take in order to complete your student visa application:

**Get a Form I-20.** After you receive an acceptance from an SEVP-certified school and provide any and all documents requested by that school (including documents of financial responsibility), your DSO will send you a Form I-20. You will receive a Form I-20 from every school to which you are accepted. When you speak to your DSO, advise the officer if you would like to bring your dependents with you, specifically a spouse or child. Your DSO will need to issue your dependents their own Form I-20.

You will need to present the Form I-20 to the consular officer when you attend your visa interview so be sure to keep this form in a safe place.

**File Form I-901 and Fee.** You must fill out your [SEVIS Form I-901](#) and pay the \$200 fee. The form can be filled out and submitted online. Once the form is submitted, you will be able to print a coupon to take to your local Western Union to pay your fee. The Form and fee are generally processed within 2 or 3 days.

**Form DS-160: Apply for a Visa.** You must [apply for a visa](#) to travel to the USA at your designated USA Embassy or Consulate. To officially apply for a visa, you must complete the Form DS-160 online [here](#). Along with the Form DS-160, you are also required to upload a photograph of yourself. There are strict requirements that you must follow for this photograph. Those requirements are outlined [here](#).

**Interview for your Student Visa:** Once your Form DS-160 has been filed, you may arrange for your interview at your [local USA Embassy or Consulate](#). An interview is required if you are between the ages of 14 and 79. Wait times for interviews vary based on location, season, and visa category. You can research approximate wait

times [here](#). Please note that visa can be issued up to 120 days in advance of your course of study, but you will not be able to enter the United States earlier than 30 days before your study start date.

You can expect that the visa officer interviewing you will want to know about your intentions for studying in the United States and your desire to return home at the end of your studies.<sup>1</sup> The officer will also ask you how you plan to finance your education and who will pay the expenses. He or she may also test your knowledge of English. At the time of your interview, the USA Embassy or Consulate will likely take your fingerprints for their records.

You may need to bring the following documents to your interview:

- Form I-20
- SEVIS Form I-901 and fee receipt
- Copy of Form DS-160
- Academic Records, including test scores
- Evidence of Financial Resources to prove that you can pay for your education. You will most likely need to supply the last six months of the bank statements of your financial sponsor
- Any Other Supporting Documents that you believe will help you, including character references or a list of extracurricular activities
- Passport and other identifying documents
- A printed photo, in case the previous upload failed
- A letter of intent to depart the USA after completing your course of study.

There are reasons why your visa application may be denied, so do not make final travel arrangements until you have officially been approved. You may be denied because you failed to supply and submit all necessary documents. Current and past actions (for instance drug or criminal activities) may make you ineligible for a visa.

You may find the following two resources helpful in your pursuit of a student visa and the interview process: (1) The American University, a university in Washington, DC, has prepared a [Top Ten Tips List](#) for a successful student visa interview; (2) The USA Embassy in London has put together this [short video](#) to assist you in the student visa application process.

Credible information regarding how many student visas are accepted and rejected is not readily available. Some organizations report that 65% of F-1 visas are approved,

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<sup>1</sup> Please note that student visas are granted for the sole purpose of studying. It is expected that you will return home after completing your studies, though some students have been known to find jobs that will sponsor him or her after graduation, allowing that individual to stay in the USA.

whereas 35% of M-1 visas are approved.<sup>2</sup> In 2010, the U.S. Assistant Secretary of Bureau of Consular Affairs [stated](#) that over 450,000 student visas were issued, accounting for 82% of the student visas applications worldwide.

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<sup>2</sup> For example, [Harvest USA](#) reports those figures, but does not include any source information.

## FINANCING YOUR EDUCATION

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Receiving an education in the United States can be an expensive endeavor, though the benefits of a USA degree can outweigh the costs. Below is information on how you may go about financing your education. *Remember, you must know how you will finance your education when meeting with your student visa officer!*

### USA Educational Institutions

Once you have been accepted to a university in the USA and if you are looking for financial aid or scholarships, you should contact your DSO in order to determine whether you qualify for aid or are eligible for any scholarships with that particular school. In addition, your DSO may be able to suggest other sources of financing.

EducationUSA.info provides updates on financial aid, including a list of some universities that offer scholarships to international students. A full listing can be viewed [here](#).

### Your Home Country

Some countries have programs that will pay for you to study in a foreign country, provided you return to your home country once you have completed the program (again, this is also a requirement when achieving a student visa!). Russia, for instance, began a program in 2012 financing the international education of up to 2,000 individuals in the fields of science, technology, medicine, social science, and business.

In order to determine whether your home country offers any such program, you may wish to contact your country's Department/Ministry of Education and/or Embassy.

### International Organizations

According to [EduPASS!](#), several international organizations offer funding to students, though most require you to apply for the scholarships from your home country, meaning you must apply before you are in the USA. For instance, the Organization of American States provides interest-free student loans if you are a native of a Latin American or Caribbean nation. Please see [this pamphlet](#) for more information and a list of scholarships available to students in Latin American and Caribbean. If you live in one of the countries with a presence from the Aga Khan Foundation, you may be eligible for an international scholarship.

You can search for scholarships on InternationalStudent.com [here](#).

## **U.S. Government**

The U.S. Department of State sponsors [EducationUSA](#) to assist international students who wish to study in the USA. They have advisors in 170 countries to assist students with their individual needs. You may reach out to EducationUSA to see if the U.S. government has any scholarships or other financial aid to assist you.

## **Family Assistance**

The way most international students finance their education in the United States is through personal funds and family assistance. NAFSA (Association of International Educators) reports that more than two-thirds of international students studying in the USA fund their education through their own or family resources.

## LIVING IN THE UNITED STATES

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Congratulations! You've been accepted to a university and your visa has been approved. That means it is time to familiarize yourself with necessary travel documents, the United States currency, and general life abroad so that you can fully enjoy your time in the USA while you study.

### Arriving in the United States

Once you have your acceptance letter into a university and your visa has been approved, you may book your flight to the United States. Remember, though, you are not allowed to enter the United States more than 30 days in advance of your program.

We recommend preparing all your documents in advance, to ensure that entering the USA is a smooth experience. You will need your passport (including attached envelope of immigration documents with your visa, Form I-20, previously given to you by the school that you will be attending, receipt for payment of the SEVIS I-901 Fee, and any other paperwork you were required to submit to your local USA Embassy or Consulate, including evidence of financial resources and evidence of Student/Exchange Visitor Status, such as recent tuition receipts. In addition, you will need a Form I-94, Arrival/Departure Record and the CF-6059, Customs Declaration Form (both of which will be given to you by your flight attendant, if flying, or a Customs and Border Protection Officer, if entering through land or seaport). The Form I-94 will serve as evidence of your term of admission into the USA and document your legal status, as well as your length of stay and departure. Finally, be sure to carry the name and contact information for your Designated School Official for the school you will be attending. ***These forms and documents should be carried on your person at all times during your travel to the United States.***

After arriving at your point of entry, you will need to present your Form I-94 and CF-6059 to a Customs and Border Patrol Officer, as well as your passport and any other documents he or she requests. The officer will question you to ensure your reasons for entering the United States are valid. Don't worry! You have already been carefully screened by a visa officer so this should not be an issue, as long as you have all your paperwork available. You will be questioned about your final destination and the purpose of your visit. Simply explain that you will be a student or exchange visitor and will be studying at a university. Be prepared to tell the officer the name and address of the school in which you are enrolled, as well as the program you will be studying.

When you reach your destination, contact your designated school official to let him or her know that you have arrived and to report to your school. If you do not follow this rule, you are not maintaining your student status.

## While You Are Here

While you are attending school and living in the United States, you may be permitted to conduct certain normal activities, such as driving and working.

**Applying for a Social Security Number.** If you are interested in working in the United States or driving (please see below for more information), you may be required to obtain a [social security number](#). In order to apply for a number, begin by speaking to your DSO. He or she will be able to help you complete the process and provide letters of recommendation, if necessary. Your DSO will ensure that you are in Active status as a student before applying for a social security number. After waiting ten days after arriving in the United States, you may apply for a social security number by visiting your [local Social Security Administration office](#). You will need to show documents to prove your age, identity, and work-authorized immigration status.

**Driving.** You may be able to obtain a legal driver's license while you are an active student in the United States and present the appropriate and proper documentation to the Department of Motor Vehicles (DMV) in the state in which you live. The application process for a driver's license varies by state, but the process is fairly similar. Your DSO will help you with the process, which includes learning USA driving rules and regulations, making sure your student status is listed as Active, waiting an appropriate length of time, registering for a social security number (if required by your state), and submitting proper documentation.

You will be required to pass both a driving and written test.

**Working.** While attending school, you may be permitted to work up to 20 hours a week while school is in session (you may work more hours when school is not in session). Please be aware though that the USA government takes working illegally very seriously and should you not complete the proper process to legally work in the US, you risk losing your status as a student immigrant.

As is the case with much of the student immigrant process, the first step to working legally in the United States is to speak to your DSO. ***If your DSO knows that you are working illegally, he or she is required to report it and you may be required to leave the United States immediately.***

There are two options for employment: on-campus employment and off-campus employment.

- **On-Campus.** As a student in active status, you may immediately begin work on-campus, if approved by your DSO. Your DSO will give you a letter of approval, along with a letter from your employer. Before beginning work, you are required to apply for and receive a Social Security Number. Please follow the steps above to receive a number.
- **Off-Campus.** Off-campus work is more difficult to acquire while a student but still possible. You are required to have completed a full year of school before you are eligible and you must receive special authorization from the USA Citizenship and Immigration Services (USCIS). You must receive a recommendation from your DSO and file a [Form I-765](#), Application for Employment Authorization. If you are approved, you will receive a Form I-766, Employment Authorization Document, from USCIS.

### After school

Once you have completed school, you are faced with decisions as to what you will do next. ***Remember, when you applied and interviewed with your visa officer, it was done with the expectation that you will be returning to your home country after graduation.***

If you are an F-visa student graduating from a university, you may stay in the USA for a 60 day period after completing the program. You may not stay longer than that unless you have received another type of visa.

After graduation, should you wish to stay in the USA, you may continue your education by applying to a master's or Ph.D. program. Speak to your DSO as soon as you decide this is what you would like to do, but prior to your graduation. You are also permitted to stay in the United States if you have been hired by an employer who is willing to sponsor you to work in the USA. Again, speak to your DSO, who can assist you in your job search and visa application process.



## THE ACCA USA MEMBER AND STUDENT NETWORK

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ACCA members and students living in the United States have formed a [chapter network](#) across the USA and regularly meet for networking and continuing professional development opportunities. Chapters exist in the following areas:

- Atlanta
- Boston
- Chicago
- Dallas
- Houston
- New York Metro Area
- Northern California
- Philadelphia
- Southern California
- Southern Florida
- Virginia/Maryland/DC

Each chapter is managed and directed by a chapter head, who plans and coordinates meetings for the members in the area. Chapter meetings are held quarterly and typically feature a leading industry expert as a speaker. Past speakers include recruitment and career experts, as well as technical accounting experts. Chapter meetings are a very effective means of engaging members and identifying members who may assist others in their area.

As ACCA members and students considering studying in the United States, you should consider looking at schools in the same geographic area as an ACCA chapter. Chapter members may prove helpful to you in your studies and living in the United States. You can also connect with members and students virtually by joining our [LinkedIn](#) Group.

And remember, if you are moving to the United States, update your My ACCA account or email us at [acca.usa@accaglobal.com](mailto:acca.usa@accaglobal.com) to ensure that you are in our database.

**GOOD LUCK ON YOUR JOURNEY TO STUDY IN THE STATES AND  
WE HOPE TO WELCOME YOU SOON!**

## RESOURCES

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### Study in the United States

#### General Government Website

Find resources on student visas, financial assistance, working in the USA, and more

<http://www.usa.gov/visitors/study.shtml>

### Study in the States

#### Department of Homeland Security

Interested in studying in the United States? Start here!

<http://studyinthestates.dhs.gov/students/start>

### Education USA

#### Department of State

Information for International Students

[https://www.educationusa.info/for\\_international\\_students.php](https://www.educationusa.info/for_international_students.php)

### Student and Exchange Visitor Program

#### Department of Homeland Security

Official SEVP and SEVIS website

<http://www.ice.gov/sevis/>

### USA Visas

#### Department of State, Bureau of Consular Affairs

Student Visas

<http://travel.state.gov/content/visas/english/study-exchange/student.html>