



Dear Families / Sponsors of International Students,

We are glad your student has decided to attend Cottey College. Based on feedback from other international students at Cottey College, we want to clarify a few points about the financial commitment your family has undertaken.

1. Cottey and the Embassy ask that you show proof of financial support because Cottey is a private, tuition-driven institution and all students must cover some part of their costs. Should your student be unable to cover the family contribution of her tuition, she will not be able to continue her education, which will adversely affect her visa status. **So, please accept that by sending your student to Cottey, you are making a financial commitment for all the years she is a student. Tuition will likely increase each year, and your family contribution will also increase each year.** Please expect this and be prepared.
2. We have heard from students that once they arrive on campus and have on-campus jobs, some families expect them to be able to support themselves on that job and pay their tuition and maybe send some money home. This is not realistic. Campus jobs only cover a student's personal spending money, so they can buy shampoo and notebooks and things like that. A lot of their earnings from their campus job will go towards purchasing textbooks, which are very expensive in the USA. **So please do not expect your student to be able to get a job in the US while she is a student to cover her tuition costs.**
3. We have heard that some families expect their students to be amazing and win scholarships so that their second and future years' tuition is covered by scholarships. This is not realistic. Your student is likely receiving need-based financial assistance from Cottey. If the student earns a scholarship, then the student's financial need is reduced, and the need-based financial assistance is also reduced, so the family contribution remains about the same. **Do not expect that thanks to added scholarships future years of attendance at Cottey will cost any less than the first year.**
4. Cottey may offer housing over the summer for a reduced fee. If a student chooses to stay in the US over the summer, she needs to have access to funds above and beyond what was shown in the proof of funds and I-20 to pay rent and cover her living costs. While some third year students find summer internships off campus that allow them to cover their own expenses for the summer, **first year students should not expect this. First year students who do not return to their home country over the summer and do not have relatives with whom they can stay should expect to spend about \$1500 for housing and expenses during the summer.**



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5. **Students will have other expenses.** If a student needs to go to Kansas City, transportation costs \$140. If a student has a dental problem and needs to see a dentist, that will cost hundreds of dollars. None of these expenses are covered in the amount listed on the I-20, and **income from campus jobs is only meant to cover routine expenses, not emergencies. Please let your student know that you will support her if there is an emergency.** Many students are reluctant to inform parents when there is an emergency. If they know that you are there to support them every step of the way in this educational endeavor they have undertaken, you will have better communication with them and you will be able to assist them when they face challenges.
6. America is expensive. **There will be times when your student may need to ask you for money. Please let them know that is okay.** Their job is to be a student and we all want them to do that well. If they are reluctant to ask you for money when they cannot afford a textbook, and therefore do poorly in the class, your investment in their tuition is devalued.

Your student will be navigating a new culture, possibly in a language new to them, getting used to a new academic system with unfamiliar expectations. No matter how prepared your student is, this is a stressful process. Please help us by making sure your student is not also stressing about finances, when she is unable to contribute financially due to being a full time student and not being in the US on a work visa. Thank you for trusting us with your daughter's education.

Sincerely,

A handwritten signature in cursive script that reads 'Megan Corrigan'.

Megan Corrigan
International Education Coordinator