Projects 2011-2012
Finance
Graduate International Students Concerns

The committee has identified three (3) major concerns in relation to International Graduate Students.

Our projects for the 2011-2012 sessions are related to:

• Financial aid and loans;
• Credit Cards, and
• Airfare Costs.
Financial Aid and Loans

**Concerns**
- Limited availability of scholarships, and
- Unavailability of loans not requiring a US co-signer

**Proposed ways of action**
- Proportionately adjust the pool of financial aid available to international students to reflect % make-up of international students at Penn
- Partner with financial institutions to replicate a loan scheme not requiring a U.S co-signer (Wharton MBAs)
Credit Cards

Concerns
International Students can’t use their “home” credit cards in certain transactions in U.S.

They need more information about credit cards options.

Proposed ways of action
Inform about the existence of the following options:
• Citi Forward.
• American Express (allows transfer accounts from foreign countries to the U.S.)
• Bank of America Secure Credit (other Banks have this option.)
Airfare Costs

Concerns
International Students by definition are frequent travelers. Most of them travel under two circumstances:

- **Internationally**: going back to their respective countries during holidays.
- **Domestically**: as part of Club activities during the year.

Proposed ways of action

- Engage with:
  - (a) A travel agency (Amex) to provide travelling advice and special fares on campus, and
  - (b) Penn’s purchasing office to extend their services to the student body.

- Contact airlines and travel agencies to get:
  - (a) Special fares for major destinations, or
  - (b) Coupon discount codes for volume of sales.
The committee has identified three (3) major concerns in relation to International Undergraduate Students. Our projects for the 2011-2012 sessions are related to:

- Obtaining Social Security Number;
- Cell phone contracts, and
- Financial aid restrictions.
# Social Security Number

**Concern**

International Students can’t obtain a social security number easily.

**Proposed ways of action**

Create a pre-matriculation freshman working program that would allow the international students to:

- Adjust easier to the U.S. by coming on campus earlier
- Have a working position that would allow students to obtain a SS #
Cost of Cellphone Contracts

Concerns
The students have been incurring high costs of cellular phones and contracts due to need of deposit

Proposed ways of action
• Negotiate with carrier to offer campus wide programs that would allow lower deposits requirements
Limited Financial Aid

Concerns
Students are feeling that they are in a disadvantaged position in comparison with their other Ivy league peers due to limited financial aid (not need blind aid available at Penn)

Proposed ways of action
• Initiate a campaign in cooperation with the Undergraduate Assembly to clarify the financial aid distribution mechanisms
• Potentially fundraise additional resources and test a need blind financial aid approach by limiting the number of incoming international students
Thank You!