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Part 1: Understanding the Form I-20 – Overview

The Form I-20, formally titled the "Certificate of Eligibility for Nonimmigrant Student Status," is a foundational immigration document issued to international students who have been admitted to a full-time program at a SEVP-certified school in the United States. Managed through the Student and Exchange Visitor Information System (SEVIS), the Form I-20 plays a central role in the F-1 and M-1 student visa process. Each form is created and issued by a Designated School Official (DSO), who is authorized to access SEVIS and manage student records. The I-20 is not a visa, but a prerequisite to obtaining an F-1 visa and maintaining lawful status in the U.S.

The issuance of a Form I-20 marks a student's official entry into the U.S. immigration system. Once admitted to a SEVP-certified institution and determined to have sufficient financial resources, a student is provided with a unique SEVIS ID number, which appears at the top of the I-20. This number is essential for paying the I-901 SEVIS fee and for tracking one's status throughout the duration of study in the U.S.

The I-20 is required at multiple checkpoints in the student's journey:

- It must be presented during the F-1 visa application process at a U.S. embassy or consulate.
- It must be shown to U.S. Customs and Border Protection (CBP) officers at a port of entry.
- It is needed when applying for work authorizations like CPT or OPT, requesting a driver's license or Social Security number, and even in some cases of school enrollment or bank account setup.

An international student is responsible for maintaining a valid I-20 throughout their stay in the U.S. This means ensuring that the document reflects accurate biographical information, program dates, financial figures, and school-level changes. For students transferring between schools, the SEVIS record and I-20 must be transferred properly. If a student changes their program level (e.g., from undergraduate to graduate studies), a new I-20 must be issued. In the case of a lost or damaged form, or if travel outside the U.S. is planned, a new or updated I-20 with a valid travel signature must be issued.

Dependents of F-1 students, spouses and children, also receive their own I-20s in F-2 status. While F-2s cannot study full time or work, their records are also maintained in SEVIS and their documents must remain valid.

Since the I-20 includes financial estimates for tuition, living costs, and funding sources, it also plays a role in proving that the student will not become a public charge and can

sustain themselves during their stay. U.S. law places heavy importance on the financial integrity of foreign students, and this is reflected in the I-20's detail.

In sum, the Form I-20 is more than just an entry ticket to the United States. It is a living legal document that chronicles an international student's academic journey, immigration status, and lawful presence. It requires careful attention, proactive updates, and continuous coordination with a school's international student office. Failure to maintain an accurate and up-to-date I-20 can lead to loss of status, visa complications, or denial of entry to the United States.

Part 2: Uses and Functions of the Form I-20

The Form I-20 serves as the primary mechanism through which international students interact with the U.S. immigration system, not only at the time of entry but throughout their academic stay. Each use case of the I-20 aligns with a key stage in the student's lifecycle, from visa application to employment, to program changes, and eventual departure or transition. Its function is multifaceted and understanding each role it plays is essential to maintaining lawful status and gaining access to benefits legally available to nonimmigrant students.

1. Paying the I-901 SEVIS Fee

Once a student receives their I-20, the very first use of the document is to pay the I-901 SEVIS fee. This payment activates the student's SEVIS record and is mandatory before applying for a U.S. visa. The form contains the student's SEVIS ID (which begins with an "N"), and the SEVIS School Code, two pieces of information required to complete the payment online via FMJfee.com. According to the U.S. Department of Homeland Security and sources like Study in the States, this fee must be paid at least three business days before the visa interview or arrival in the U.S. Students should always print a copy of the payment confirmation and retain it for travel and official use. It is especially important to ensure that the SEVIS ID on the I-20 matches the one used for payment, as errors or mismatches can delay visa issuance or U.S. entry.

2. Applying for a Visa

The I-20 is an indispensable part of the visa application process. When attending a visa interview at a U.S. embassy or consulate, students must present their original signed I-20. Visa officers will review the document to verify the student's admission, financial support, program of study, and compliance with SEVIS. The information on the I-20 must be consistent with the student's DS-160 nonimmigrant visa application form. Students may be asked to explain details such as the source of their financial support or clarify the

academic program they are entering. The visa issued will reflect the program start and end dates indicated on the I-20. It is important to note that a visa is merely an entry permit. It does not determine lawful status inside the U.S.; the I-20 plays that role.

3. Entering the United States

Upon arrival at a U.S. port of entry, typically an international airport, students must present their I-20 along with their valid F-1 visa and passport to U.S. Customs and Border Protection (CBP). The CBP officer will use the information on the I-20 to verify the student's eligibility for entry, check SEVIS records electronically, and determine admissibility. Importantly, the original I-20 must be signed by both the DSO and the student. Photocopies or scans are not accepted for initial entry. A student may not enter the U.S. more than 30 days before the program start date printed on the I-20. Doing so can result in denial of entry or a need to reapply. After entry, CBP will issue an I-94 record with a "D/S" (Duration of Status) notation, and the student must later report to their school to activate their SEVIS record fully.

4. Changing Immigration Status

The I-20 is also required when applying for a change of immigration status from another visa category (e.g., B-2, H-4) to F-1. This typically applies to individuals already in the U.S. who wish to begin academic studies. In this scenario, students submit an I-539 application to USCIS, including their I-20, financial documents, and personal statements. The I-20 will show a requested change of status and contain a specific program start date. According to Study in the States, change-of-status applicants must not begin studies until the change is approved, unless they already hold a status that permits study. If approved, the I-20 becomes the foundational document for maintaining legal student status.

5. Employment Authorization

One of the most commonly used functions of the I-20 is as proof of eligibility for work authorization. Whether applying for Curricular Practical Training (CPT) during school, Optional Practical Training (OPT) after graduation, or STEM OPT extensions, students must obtain a new I-20 that reflects the authorized employment. The DSO must enter the employment details into SEVIS and print a new I-20 indicating the type of training, dates, and employer information. For CPT, the I-20 shows whether the training is full-time or part-time and which semester it is authorized. For OPT, the I-20 must be submitted with Form I-765 to USCIS as part of the employment authorization application. Without the I-20, students cannot legally work under any of these categories. Moreover, the I-20 serves as a key document during onboarding by employers, as it verifies lawful status for Form I-9 compliance.

6. Accessing Public and Private Benefits

The I-20 is also critical when applying for benefits that require proof of lawful presence. These include:

- State IDs and driver's licenses: Departments of Motor Vehicles (DMVs) require students to present their I-20 along with passport, visa, and I-94.
- **Social Security Numbers (SSNs)**: For any authorized employment, students must apply for an SSN. The I-20 is required along with the DSO's letter confirming employment eligibility.
- **Opening bank accounts**: While not a government requirement, many banks request to see the I-20 to validate a student's identity and immigration status.

7. Travel and Re-entry

When students plan to travel outside the U.S., they must have their I-20 endorsed for travel. The DSO signs page 2, authorizing re-entry. The travel signature is valid for 12 months during the program and only 6 months during OPT. Without a valid travel signature, students risk being denied re-entry. Before traveling, students should also confirm that the information on the I-20 (program dates, major, financials) remains current.

Part 3: When Is a New I-20 Required?

The Form I-20 is not a one-time document. Rather, it is a dynamic record of a student's immigration status that must be updated as circumstances change. According to U.S. immigration law and SEVIS regulations, any significant change in a student's academic program, personal information, financial situation, or legal status must be reflected on an updated Form I-20 issued by a Designated School Official (DSO). Failing to obtain an updated I-20 when required may lead to problems such as visa delays, denial of benefits, loss of status, or re-entry complications. The document must always reflect the current truth of the student's academic and immigration situation.

Below are the most common reasons that necessitate the issuance of a new I-20:

1. Loss, Damage, or Theft of the Original I-20

The I-20 is a legal document and must be kept safe at all times. If it is lost, stolen, or damaged (e.g., torn, water-damaged, or illegible), a student must immediately notify their DSO and request a reprint. The new form will retain the same SEVIS ID and most of the original data unless other changes are needed simultaneously.

2. Updated Travel Endorsement

To re-enter the United States after international travel, an F-1 student must have a valid travel signature on page 2 of the I-20. This endorsement is signed by the DSO and certifies that the student is in good standing and eligible to return. For current students, the signature is valid for 12 months. For those on Post-Completion OPT, it is valid for only 6 months. Before leaving the country, students must check that their I-20 has a valid travel signature and that all information (name, program dates, major, etc.) is current. If not, they must request a new version from their international office.

3. Change in Personal Information

If there are any changes to the student's legal name, country of citizenship, or U.S. address, the SEVIS record must be updated within 10 days, and a new I-20 may be generated to reflect the corrected information. The name on the I-20 must exactly match the student's passport. Even minor errors, such as a misspelled surname or incorrect birthdate, can result in visa processing issues or complications at the U.S. border. Students should regularly review the biographic section of their I-20 for accuracy.

4. Change in Academic Program

Several kinds of academic changes will require a new I-20:

- Change of Major or Degree Level: For example, switching from a BA in Economics to a BS in Computer Science, or transitioning from a master's to a PhD program. The new major will be reflected with its corresponding CIP code.
- Change in Program End Date: If the student completes the program earlier than
 expected, or needs additional time due to thesis requirements, medical reasons, or
 academic delays, the I-20 must be updated. Program extension requests must be
 made before the I-20 expires, and students typically must submit proof of
 continued enrollment and financial ability.
- Change of Education Level: When a student moves from one academic level to another (e.g., completing a bachelor's and starting a master's at the same institution), a "Change of Level" I-20 must be issued. According to Tufts, this request should be submitted no later than the end of the 60-day grace period.

5. Change in Financial Circumstances

The I-20 includes a section that outlines the student's estimated educational and living expenses, as well as documented sources of funding. If there is a significant change to these figures, such as receiving a new scholarship, obtaining family sponsorship, or losing funding, the I-20 must be updated. This is especially critical because the U.S. government wants assurance that F-1 students can fully finance their studies without relying on

unauthorized employment. Institutions like ICP are strict about matching student funding documentation with what appears on the I-20 and advise students to budget an additional 10–20% for unexpected costs.

6. Transfer to Another SEVP-Certified Institution

When a student decides to transfer to a different U.S. institution, their SEVIS record must be released from the current school and received by the new school. The original institution initiates a SEVIS transfer-out process, and the new institution then issues a "Transfer Pending" I-20. After the student arrives and completes check-in procedures, the new school issues a "Transfer Complete" I-20. This transition allows the student to keep the same SEVIS ID if the transfer occurs within five months of leaving the previous school.

7. CPT, OPT, and Other Work Authorizations

A new I-20 must be issued when the student receives authorization for:

- <u>Curricular Practical Training (CPT)</u>: The I-20 must list the employer's name, employment start and end dates, and whether the position is full- or part-time.
- Optional Practical Training (OPT): Students applying for post-completion OPT must request a new I-20 that reflects the recommendation for OPT. This I-20 must be submitted to USCIS with the Form I-765 application.
- <u>STEM OPT Extension</u>: If eligible, students must again request a new I-20 showing the 24-month extension and listing the employer's E-Verify number.

The employment section of the I-20 (page 2) becomes crucial in these cases, and mistakes in dates or employer details can lead to denial of employment authorization.

8. Reinstatement After Violation of Status

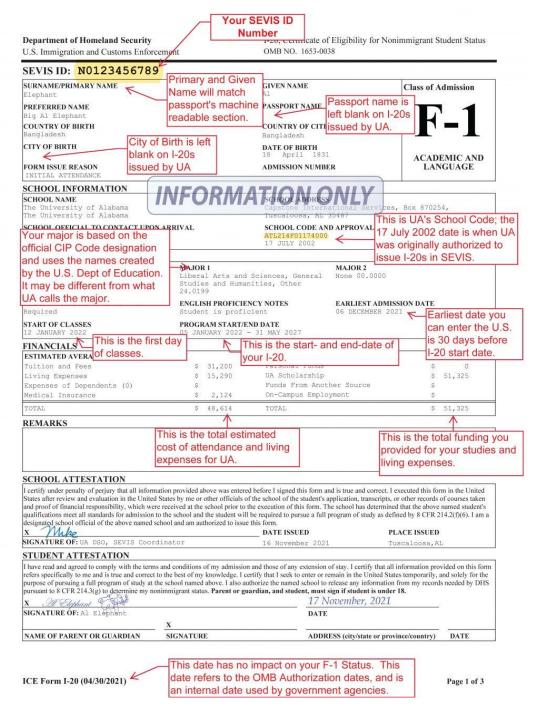
If a student fails to maintain their status (e.g., by falling below a full course load without authorization or letting the I-20 expire), they may be required to apply for reinstatement. In such cases, the DSO issues a new I-20 annotated with a recommendation for reinstatement. This must be submitted along with Form I-539 to USCIS, and the student cannot resume study until the request is approved.

Part 4: Understanding the I-20: Page-by-Page Breakdown

The Form I-20 is a three-page legal document, but most students focus on the first two pages, which hold the essential immigration, academic, and financial information. Each section contains highly specific data that immigration officers, school officials, and other

U.S. institutions use to determine your eligibility for entry, benefits, or compliance. Understanding what each part means is crucial for properly maintaining your F-1 status.

Page 1: Personal, Academic, and Financial Summary



1. SEVIS ID and School Code

At the top left corner of the form is your **SEVIS ID**, a unique 10-digit number prefixed with the letter "N." This number is your identifier in the SEVIS system and will remain the same unless you exit the U.S. for more than five months or transfer schools without a proper SEVIS release. Below that, is the **school code**, which identifies your institution and campus location. This is required when paying the I-901 SEVIS fee.

2. Student Information

This section contains your name (as it appears on your passport), date of birth, country of birth, and country of citizenship. It's crucial that all this data matches your official government records to avoid issues during visa issuance or immigration inspection. Gender is also recorded for identification purposes.

3. School Information

Lists the name and address of your SEVP-certified school. It includes the name of your Designated School Official (DSO), who is authorized to manage your SEVIS record and issue your I-20. The DSO is your main point of contact for all I-20 updates, recommendations, or questions.

4. Form Issue Reason

This field shows the purpose of the I-20 issuance. Common reasons include:

- Initial Attendance: Your first I-20 before arriving in the U.S.
- Continued Attendance: A replacement I-20 for ongoing students.
- Transfer Pending: When you transfer your SEVIS record from one school to another.
- Change of Level: Moving from bachelor's to master's or any other program-level shift.

5. Program of Study

Here, you will find:

- **Education level** (e.g., Bachelor's, Master's, Doctorate)
- Major as defined by the U.S. Department of Education's Classification of Instructional Programs (CIP) code
- **Program Start Date and End Date**: These dates are critical. They determine your legal stay in the U.S. as a student. You must complete your program by the end date unless you apply for an extension. Early completion must also be reported.

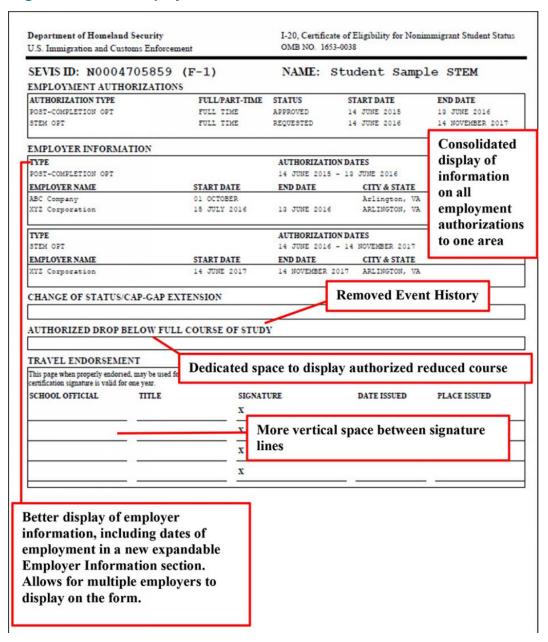
6. Financials

The financial section outlines:

- Estimated education and living costs for one academic year.
- **Funds available**, broken down by source (e.g., personal, family, scholarship, school funding).

This section must align with the financial documents you used during visa application. A mismatch can lead to visa denial or re-entry denial at the border.

Page 2: Travel and Employment Endorsements



1. Travel Endorsements

On page 2, your DSO provides a travel signature, which is required for re-entry to the U.S. This signature is valid for 12 months while enrolled in school and only 6 months during post-completion OPT. The date of signature and DSO's name must be visible and up to date before traveling abroad.

2. Employment Authorizations

This section will only be filled out if you have been approved for:

- **Curricular Practical Training (CPT)**: Lists the employer's name, dates, and whether the employment is full-time or part-time.
- **Optional Practical Training (OPT)**: This will be reflected here after your DSO recommends OPT in SEVIS. The details will match your I-765 application.
- **STEM OPT Extensions**: Additional 24 months of work authorization for eligible STEM majors.

Page 3: Dependents (F-2)

This final page is only included if you have dependents in the U.S. on F-2 status. It lists each dependent's:

- Name
- Date of birth
- Relationship to you (spouse or child)
- SEVIS ID number (if applicable)

They must each carry their own I-20 and maintain valid status. Though F-2 spouses cannot work or study full-time, they must still be accounted for in SEVIS and keep their I-20 updated.

Part 5: The I-901 SEVIS Fee

Before an international student can apply for an F-1 or M-1 visa, they must pay the I-901 SEVIS Fee. The payment of this fee activates the student's SEVIS record and officially places them into the U.S. immigration monitoring system. Without proof of this payment, a visa will not be issued, and entry into the United States will be denied.

Who Must Pay the SEVIS Fee?

According to the U.S. Department of Homeland Security, the SEVIS fee is required for:

• F-1 and M-1 visa applicants applying for initial status.

- J-1 visa applicants, unless sponsored by certain U.S. government programs.
- Applicants changing to F-1 or M-1 status from another visa type within the U.S. (e.g., from B-2 or H-4 to F-1).
- Returning students whose SEVIS records have been terminated or who have been out of the U.S. for more than five months and need a new SEVIS ID.

Dependents (F-2, M-2, or J-2) do not pay the SEVIS fee.

How Much Is the SEVIS Fee?

As of the latest DHS guidelines:

- \$350 for F-1 and M-1 student
- \$220 for J-1 exchange visitors
- \$0 for F-2, M-2, and J-2 dependents
- Reduced J-1 fee (\$35) for camp counselors, au pairs, and certain summer work/travel programs

This fee is **separate** from the DS-160 visa application fee (currently \$185) and any additional service or courier fees imposed by the embassy.

How and Where to Pay

The SEVIS fee must be paid online through the official website: **www.fmjfee.com**. Students can pay using:

- Major credit or debit cards
- Third-party payments (e.g., sponsor, family member)
- Western Union Quick Pay (required for students from countries like Cameroon, Ghana, Nigeria, or Gambia)
- Bank-issued checks or money orders (via mail, not recommended due to long processing times)

After submitting payment online, the student receives an <u>immediate confirmation screen</u> and the option to print a receipt. A printed copy of this receipt is required for both the visa interview and for re-entry into the United States.

What Information Is Required to Pay?

To submit the payment, the student must enter:

- Full legal name (as shown on passport and I-20)
- Date of birth
- Country of birth and citizenship
- SEVIS ID number (located in the top left of the I-20, starting with "N")
- SEVIS School Code (also listed on the I-20)
- Address, email, and passport number

If any of this information is entered incorrectly, the payment may not link to the SEVIS record, resulting in delays or rejections. Students should verify that their SEVIS ID and name match exactly with what's on their Form I-20.

When to Pay the SEVIS Fee

The I-901 fee must be paid before:

- Scheduling or attending a visa interview
- Re-entering the U.S. (if you're changing or reinstating status)
- Applying to USCIS for a change of status to F-1 or M-1

The Department of State and most universities recommend paying at least <u>three to five</u> <u>business days</u> in advance of your visa interview to ensure the payment is recorded in the SEVIS system and can be verified by the embassy or consulate. Embassies are unable to accept payment or process the application without a valid SEVIS fee on file.

What If You Make a Mistake?

If you enter the wrong SEVIS ID, or pay for the wrong individual, corrections may be possible, but they must be made before the visa is issued or before entry into the U.S. Students should contact the SEVP I-901 help desk at **fmjfee.sevis@ice.dhs.gov** and provide:

- Correct and incorrect SEVIS IDs
- Full names and passport numbers
- Copy of I-20 and payment receipt

If you paid the fee and then receive a new SEVIS ID (e.g., because your admission was deferred or your school issued a new I-20), <u>you cannot transfer the payment</u>. You must pay again for the new record.

Refund Policy

The SEVIS fee is non-refundable, except in very limited situations such as:

- Duplicate payments
- Government-sponsored J-1s who mistakenly paid
- Payment errors due to system glitches

Even if your visa is denied, or you change your mind and decide not to attend the school, the fee is not refunded. This underscores the importance of ensuring that all your application materials are accurate and that you intend to follow through on enrollment before submitting the payment.

After Payment: What to Do Next

Once the fee is paid, the system will generate a <u>confirmation receipt</u>. This is your official proof of payment. You must:

- Print at least two copies (keep one with your I-20)
- Bring a copy to your visa interview
- Present a copy at the U.S. port of entry

Some U.S. embassies require that the SEVIS fee be paid at least <u>72 hours</u> prior to the interview. Others may accept a printed confirmation immediately. It is best to check with the local U.S. consulate's website for specific instructions.

Part 6: Travel Requirements – Using Your I-20 for International Travel and U.S. Re-Entry

International travel as an F-1 student requires careful preparation. The Form I-20 is a central part of that preparation. It serves not just as proof of your academic purpose but also as evidence of your legal ability to return and resume your studies in the United States. Missteps, such as traveling without a valid travel signature or failing to carry proper documentation, can lead to delays, refusals at the border, or even loss of legal status.

Documents Required for U.S. Re-Entry

To re-enter the United States after traveling abroad, an F-1 student must present the following original documents:

1. <u>Valid Passport:</u> Your passport must be valid for at least six months beyond your intended date of entry. Some countries have special agreements with the U.S.

- allowing shorter validity, but as a general rule, passports nearing expiration should be renewed before travel.
- 2. <u>Valid F-1 Visa</u>: The visa must be valid and unexpired for the date you plan to return. If your visa has expired, you must apply for a new visa while abroad.
- 3. Most Recent Form I-20 with Valid Travel Endorsement: Your DSO must sign page 2 of your I-20 for travel. This signature is valid for 12 months for enrolled students and only 6 months for students on OPT or STEM OPT. Without a valid travel signature, you may be denied boarding at your point of departure or refused entry at a U.S. port of entry.
- 4. <u>I-901 SEVIS Fee Receipt</u>: While not always requested at re-entry, it is good practice to carry a printed copy of your I-901 SEVIS fee confirmation in case CBP asks for proof of SEVIS activation.
- 5. Employment Authorization Documents (if applicable):
 - For OPT students: Bring your <u>EAD (Employment Authorization Document)</u>
 and a current letter from your employer confirming your job and dates of employment.
 - For STEM OPT students: You must also carry your <u>training plan (Form I-983)</u>
 and evidence that your employer is enrolled in E-Verify.

Travel Within the United States

While traveling domestically, students are not legally required to carry their I-20 at all times, but it is recommended that students carry original documents during long-distance travel, especially when traveling across state lines or passing through transportation hubs like airports and bus terminals.

For short trips within a city or between nearby towns, a digital or photocopy of the I-20 and passport may suffice. However, in the case of emergency encounters with law enforcement or immigration officers, having original documents can avoid delays or complications.

Automatic Visa Revalidation

One of the most overlooked yet powerful tools for F-1 students is automatic visa revalidation. This allows students with expired F-1 visas to re-enter the U.S. without renewing their visa, provided they meet the following criteria:

 The trip was to Canada, Mexico, or an adjacent island in the Caribbean (excluding Cuba).

- The trip lasted fewer than 30 days.
- You did not apply for a new U.S. visa while abroad.
- You maintained valid F-1 status and have an unexpired I-20 with a valid travel signature.
- Your passport and I-94 remain valid.
- You are not a citizen of a country designated by the U.S. as a state sponsor of terrorism.

If eligible, students can re-enter the U.S. using their expired visa under this provision. However, airlines and border agents may not be familiar with this rule, so it is important to carry printouts of the DHS's official policy on automatic revalidation and be prepared to explain it.

Common Travel Scenarios

Scenario 1: Winter or Summer Break Travel

A student traveling home during a break must check the following before departure:

- Is my I-20 signed for travel? If the last signature is older than 12 months, request a new I-20 or get a fresh endorsement.
- Will my visa still be valid upon return?
- Do I have financial proof or a copy of my SEVIS receipt in case CBP asks?
- Do I have evidence of continuing enrollment, such as an enrollment verification letter or current tuition bill?

Scenario 2: OPT Student Attending a Wedding Abroad

Before traveling:

- Verify that your EAD is in hand and unexpired.
- Carry a job offer letter showing employment status.
- Have a travel signature issued within the last 6 months.
- Understand the risks—if you are still awaiting your EAD card or your OPT has not yet been approved, re-entry is not guaranteed.

Scenario 3: Emergency Travel

In the case of a family emergency or unplanned trip:

 Contact your school's DSO immediately to request an expedited travel signature or document shipping.

The I-94 Record

After re-entry into the United States, the U.S. Customs and Border Protection (CBP) will create a new I-94 record (Arrival/Departure Record) electronically. This record is proof of your admission to the U.S. and includes:

- Date of entry
- Class of admission (e.g., F-1)
- Duration of status (noted as "D/S" for F-1 students)

Students must visit https://cbp.gov/194 within 24–48 hours of arrival to download and save a copy of their I-94. This is needed for employment, SSN applications, and many other benefits. Errors (e.g., listing the wrong visa category or indicating a fixed departure date instead of D/S) must be corrected immediately through a Deferred Inspection site or via your DSO.