



# **Financial Experiences of International Students & Implications**

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# Objectives

- Identify types of financial difficulty experienced by undergraduate and graduate international students
- Discuss the implications of financial difficulty experienced by international students
- Develop an institutional response to address financial needs among international populations in the U.S.

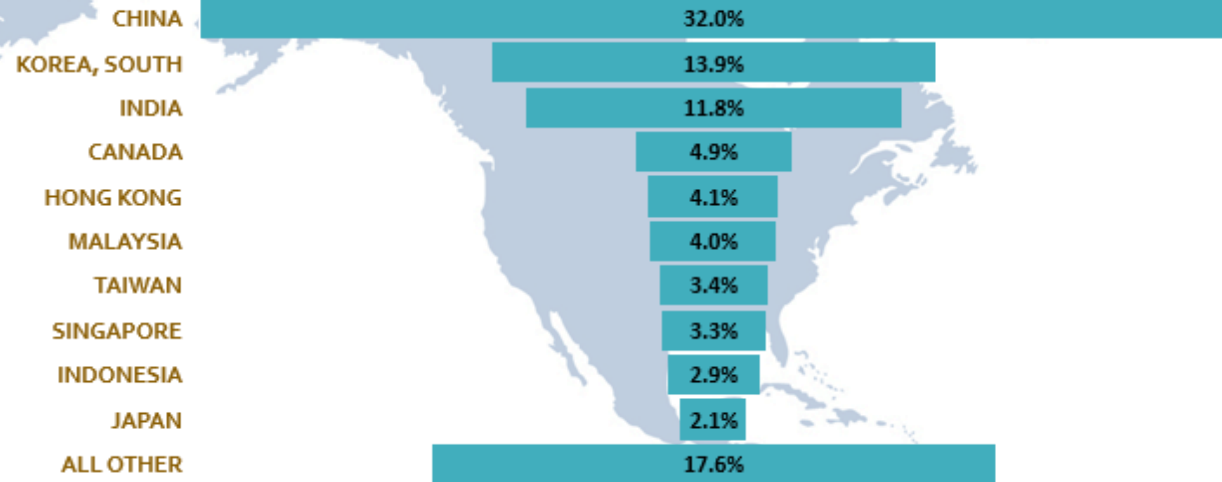
# Biennial Survey 2016-17: Respondents' Profile

**Undergraduates: n = 785  
(450 Females; 300 Males)**

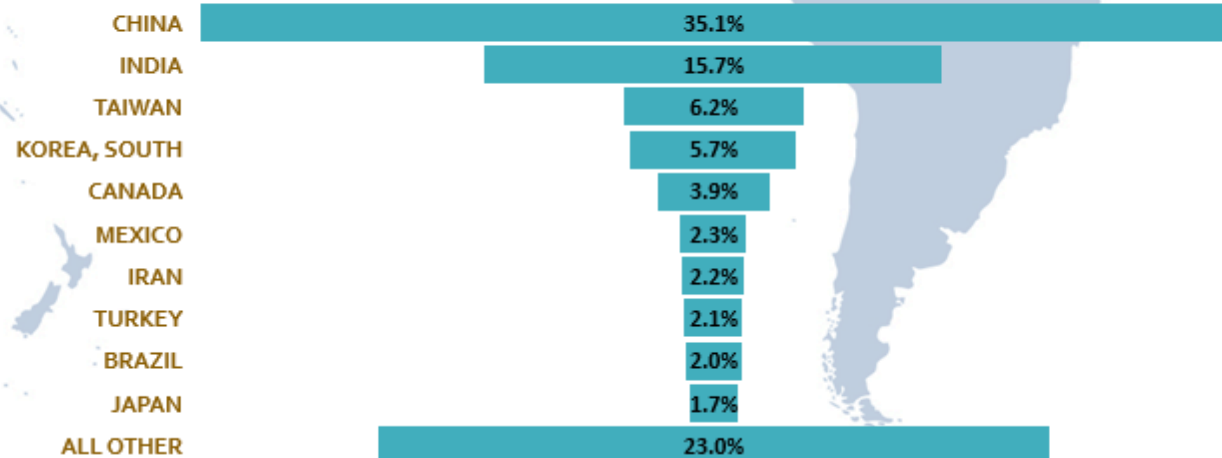
**Graduate Students: n = 797  
(356 Females; 413 Males)**

**Exchange Students: n = 88  
(30 Females; 29 Males)**

## International Undergraduates TOP 10 Countries



## International Graduate Students TOP 10 Countries





# **Research & Storytelling Project (2017)**

## **Profile of Financial Responses**

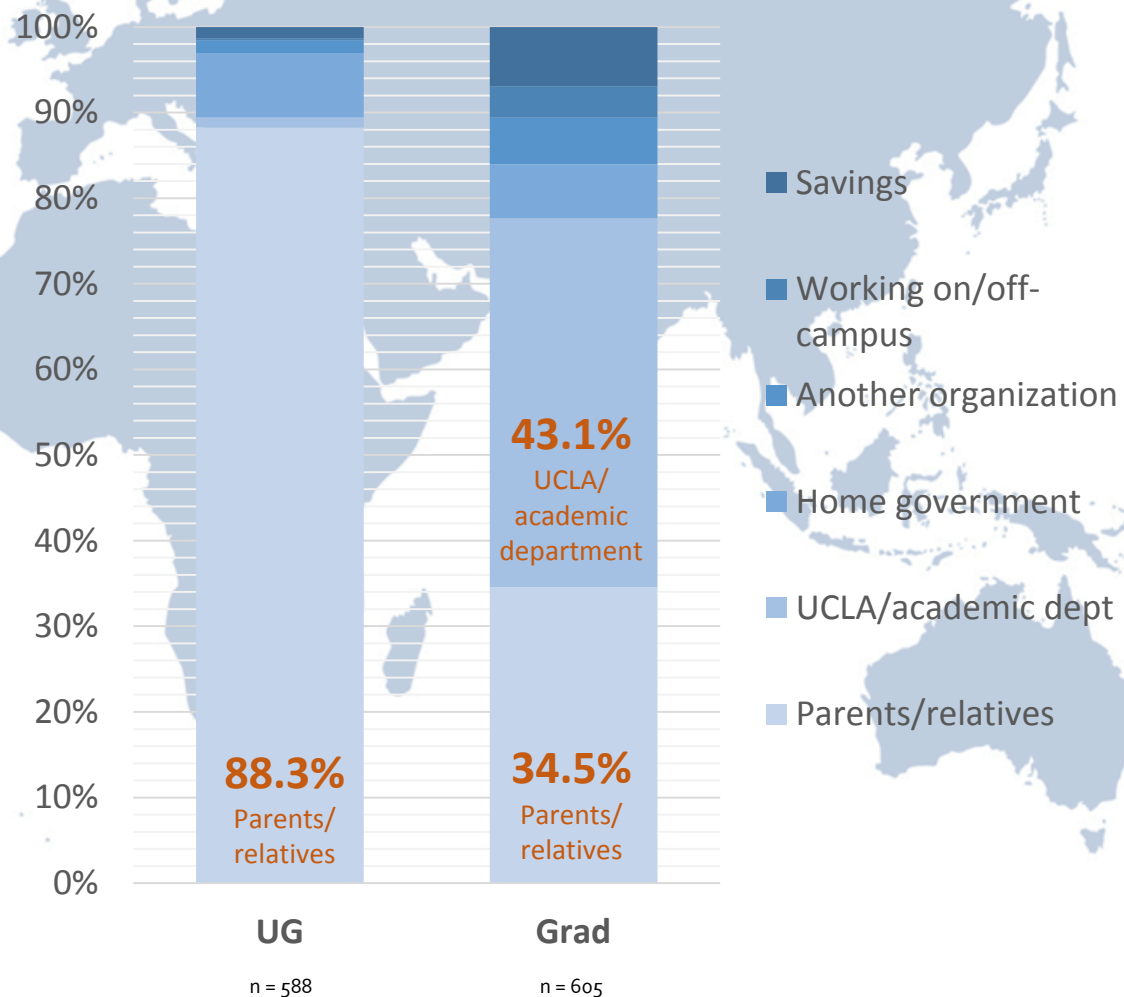
**Among 40 distinct quotes:**  
**15: low intensity**  
**10: medium intensity**  
**15: high intensity**

**Undergraduates: n = 20**  
10 undergrads highlight  
finances

**Graduate Students: n = 21**  
14 graduate students  
highlight finances

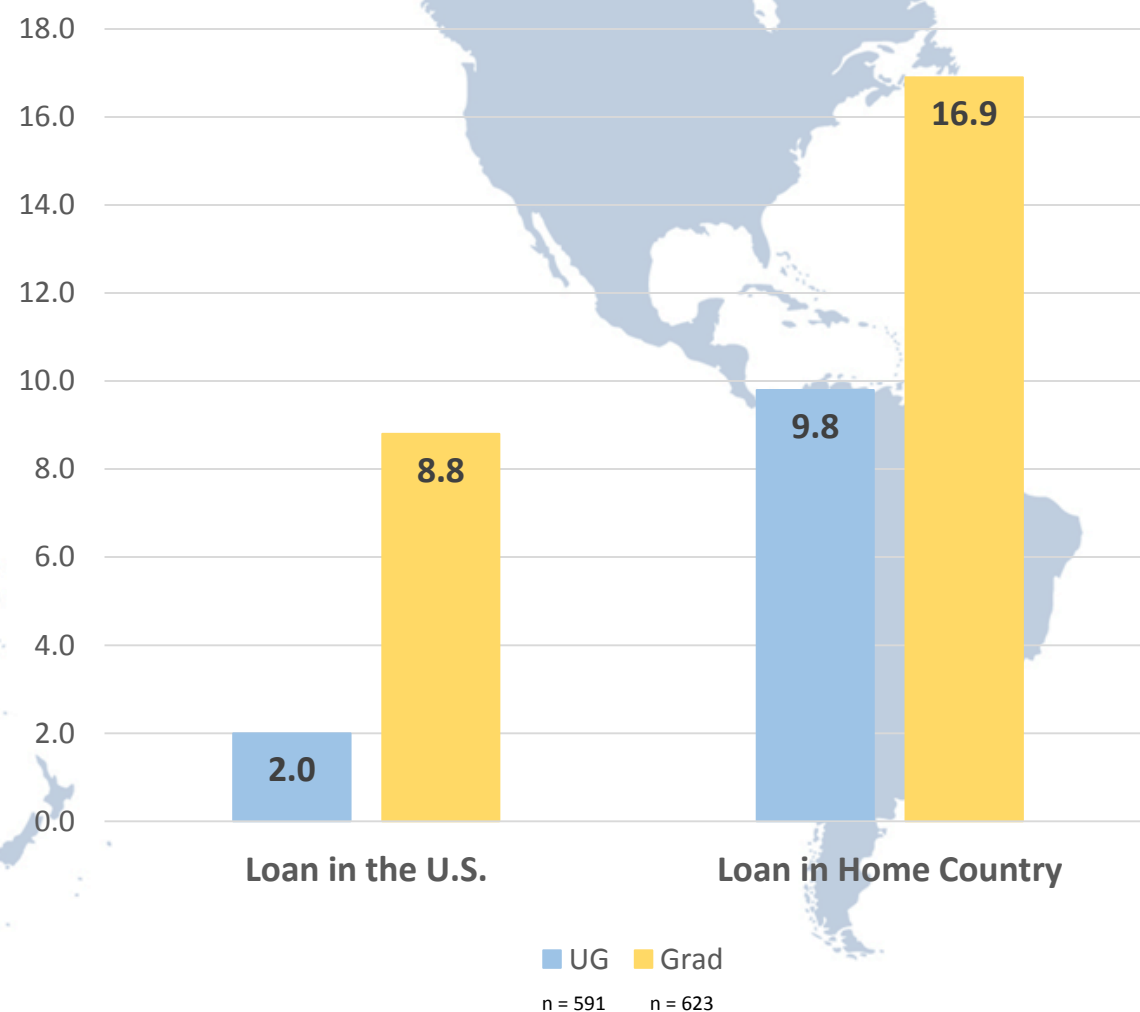
# % International Students Major Source of Funding for UCLA Education

Source: Dashew Center Biennial Survey of International Students, 2016-17



# % International Students with a Loan to Pay for Education

Source: Dashew Center Biennial Survey of International Students, 2016-17





# Spotlight

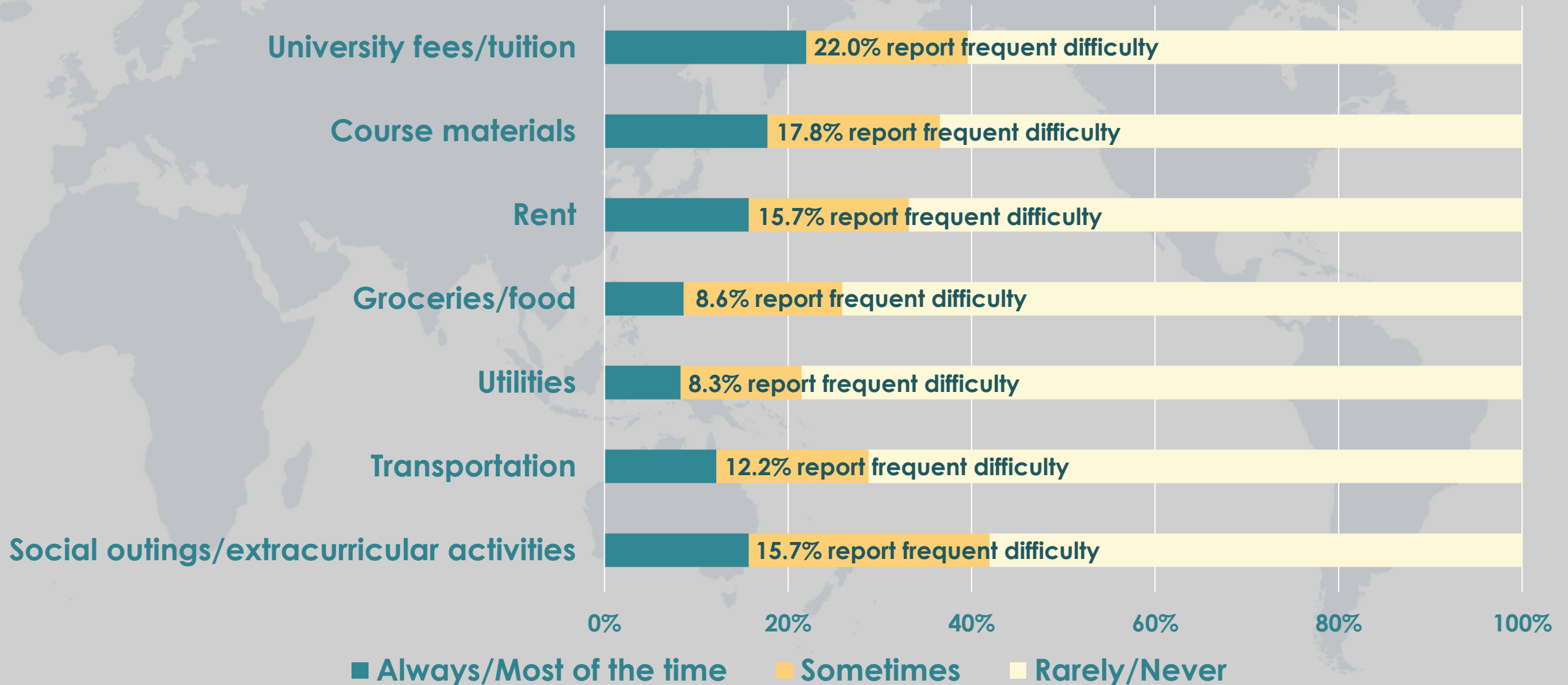


- International undergraduates rely on the support of parents and relatives more than international graduate students who pay for their UCLA education using a more diverse set of financial options
- International graduate students use loans to pay for UCLA education more than international undergraduates
- Students hold more loans from their home country compared to U.S.-based loans

# Frequency of Difficulty

## Finances | International Undergraduates, n = 591

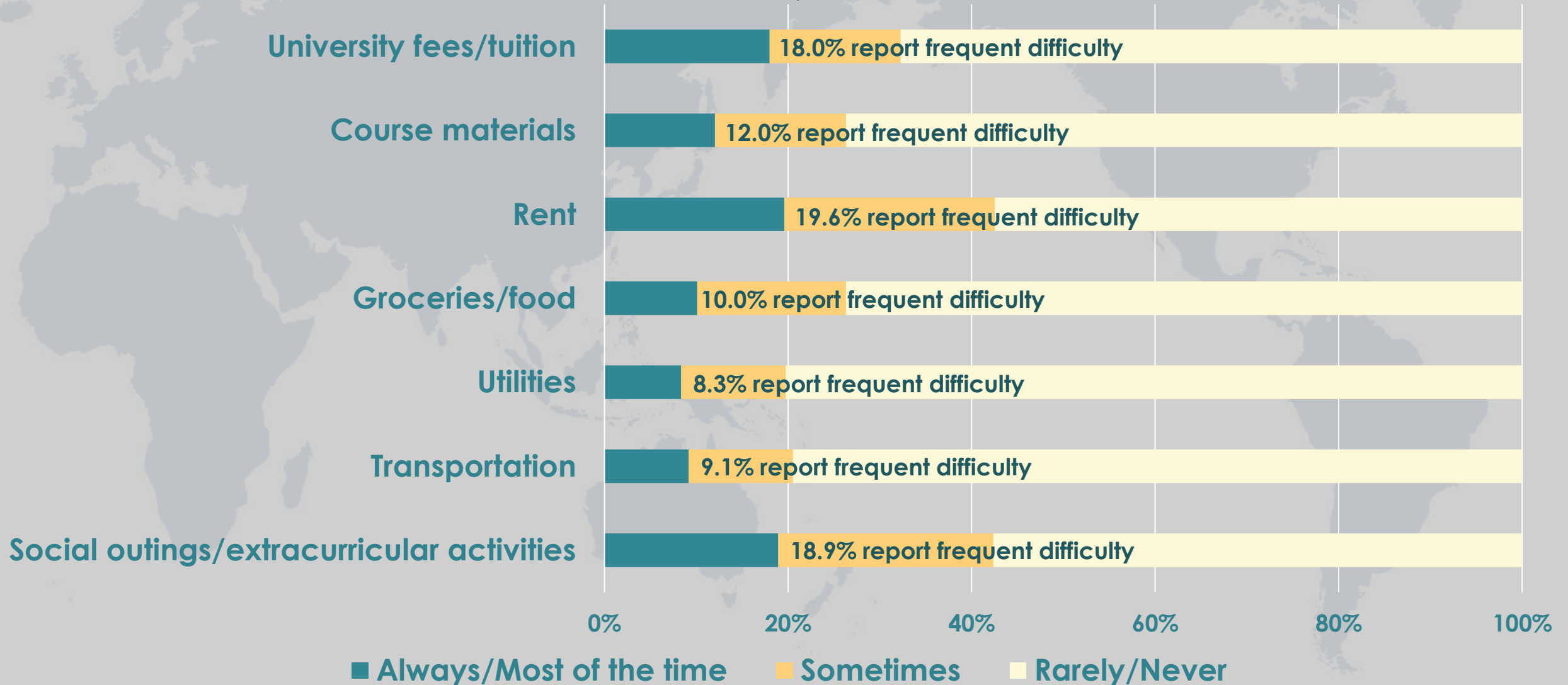
Source: Dashew Center Biennial Survey of International Students, 2016-17



# Frequency of Difficulty

## Finances | International Graduate Students, n = 623

Source: Dashew Center Biennial Survey of International Students, 2016-17





# Spotlight

A faint, light blue world map is visible in the background of the slide, centered behind the text.

- ~20% report frequent difficulty paying fees
- ~10% of international undergraduate and graduate students experience food insecurity frequently
- ~20% of international graduate students report frequent difficulty paying rent

# Interference of Finances

## International Undergraduates, n = 582

Source: Dashew Center Biennial Survey of International Students, 2016-17

Academic performance or progress

10.7% report frequent interference

Physical or emotional health

16.5% report frequent interference

Social life

19.2% report frequent interference

Relationship with family members

11.5% report frequent interference

Relationship with friends

8.1% report frequent interference

0%

20%

40%

60%

80%

100%

■ Always/Most of the time

■ Sometimes

■ Rarely/Never

# Interference of Finances

## International Graduate Students, n = 609

Source: Dashew Center Biennial Survey of International Students, 2016-17

Academic performance or progress

13.5% report frequent interference

Physical or emotional health

20.4% report frequent interference

Social life

23.5% report frequent interference

Relationship with family members

12.5% report frequent interference

Relationship with friends

9.5% report frequent interference

0%

20%

40%

60%

80%

100%

■ Always/Most of the time

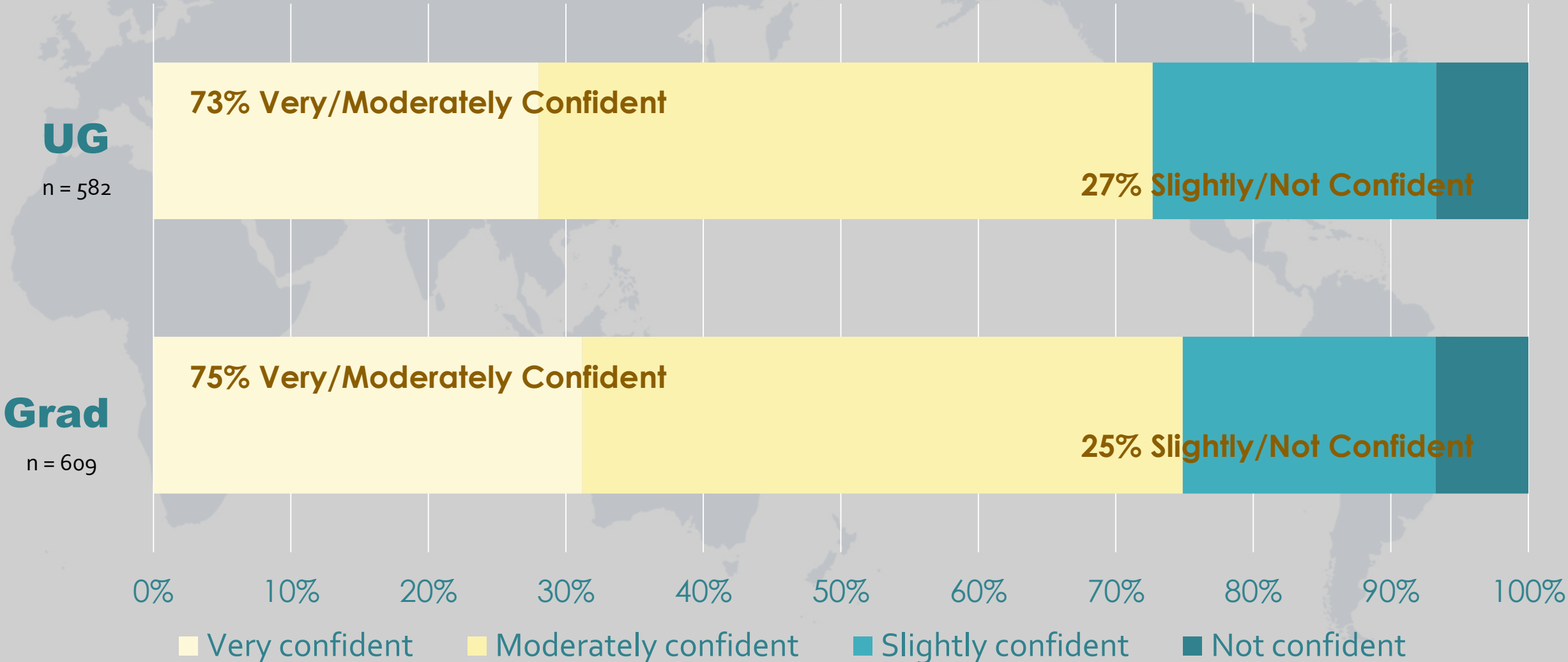
■ Sometimes

■ Rarely/Never

# Confidence to Manage Finances While at UCLA

## International Students

Source: Dashew Center Biennial Survey of International Students, 2016-17



# Spotlight

- Graduate students report more impact than their undergraduate counterparts in the areas of physical and emotional health as well as their social lives\*
- About a quarter of international undergraduate and graduate students report low levels of confidence to manage their financial situation. About 75% report high levels of confidence.

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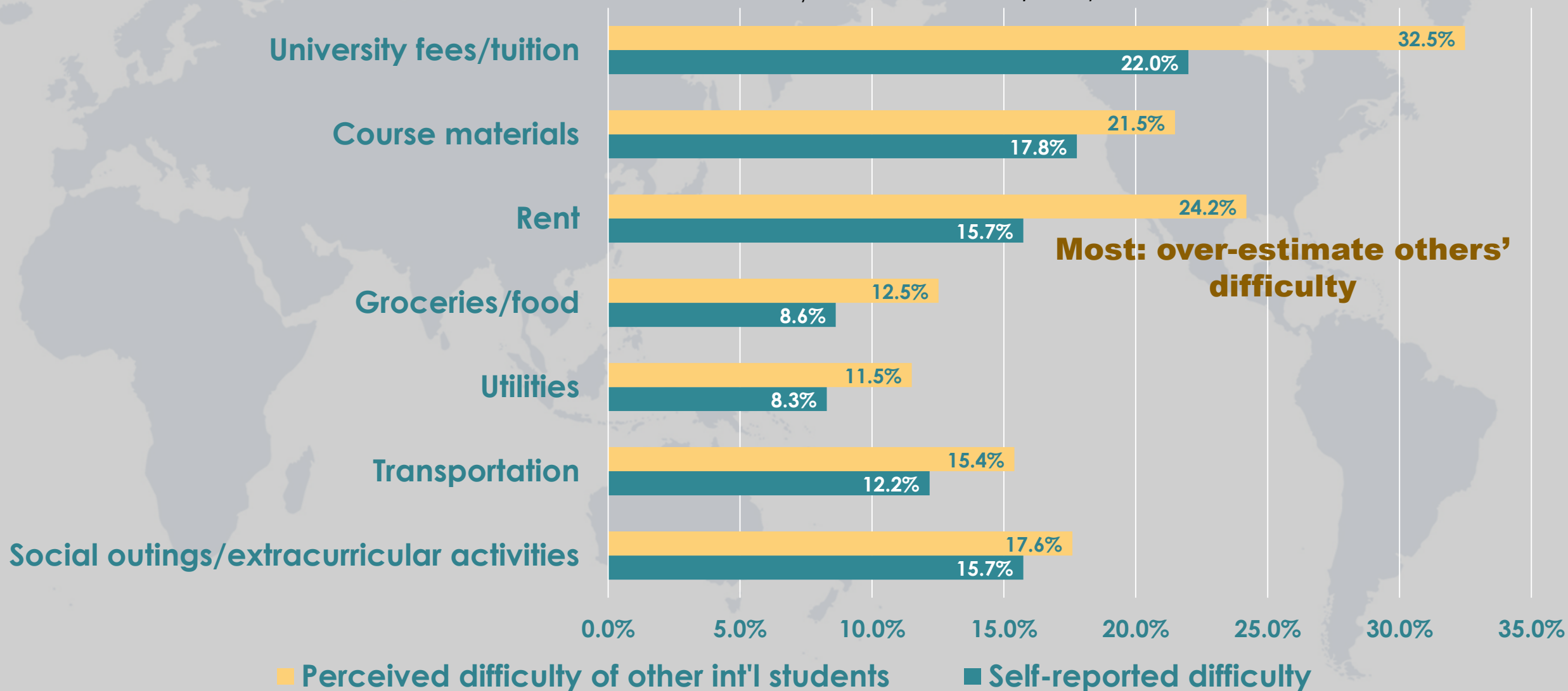
# **Social Norming**

Misperceiving the norm impacts behavior

# Social Norming | % Difficulty “Always” or “Most of the Time”

## Finances | International Undergraduates, n = 591

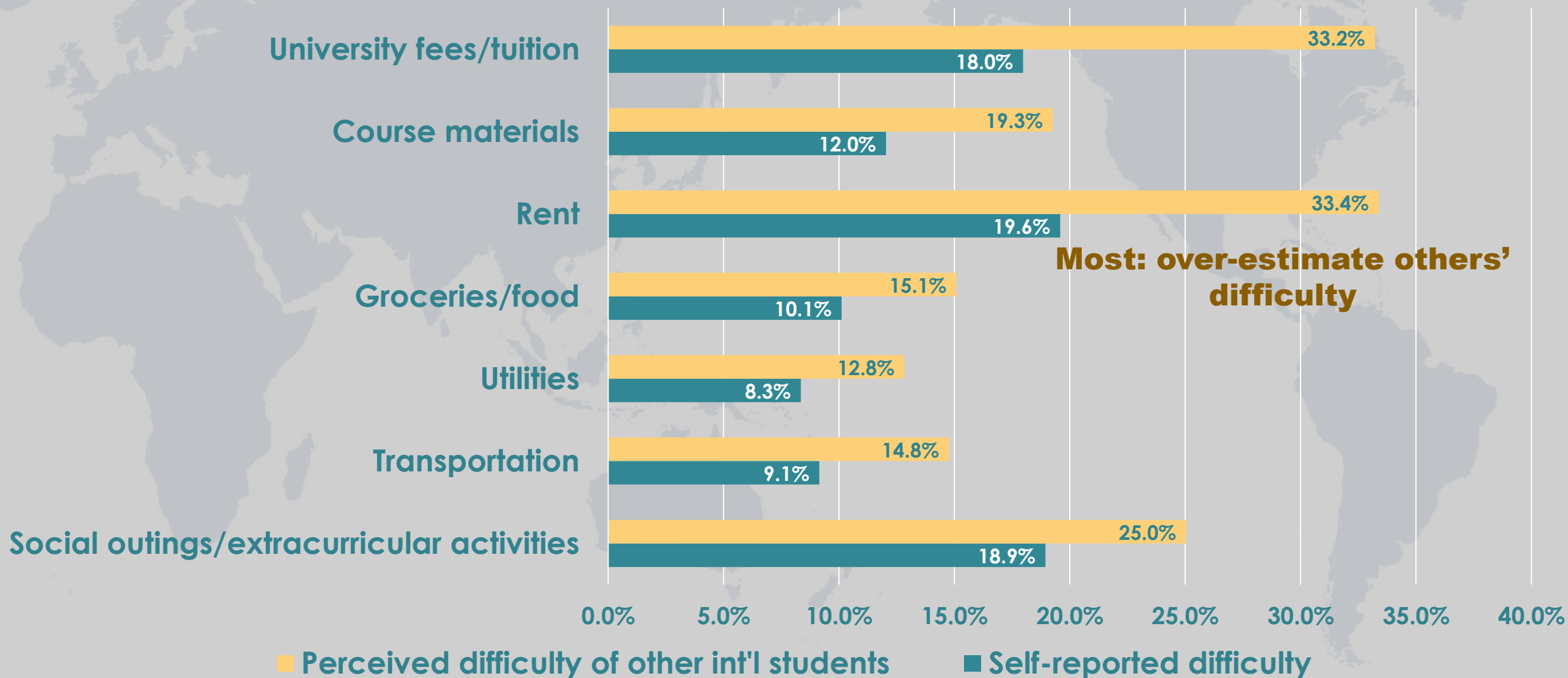
Source: Dashew Center Biennial Survey of International Students, 2016-17



# Social Norming | % Difficulty “Always” or “Most of the Time”

## Finances | International Graduate Students, n=623

Source: Dashew Center Biennial Survey of International Students, 2016-17

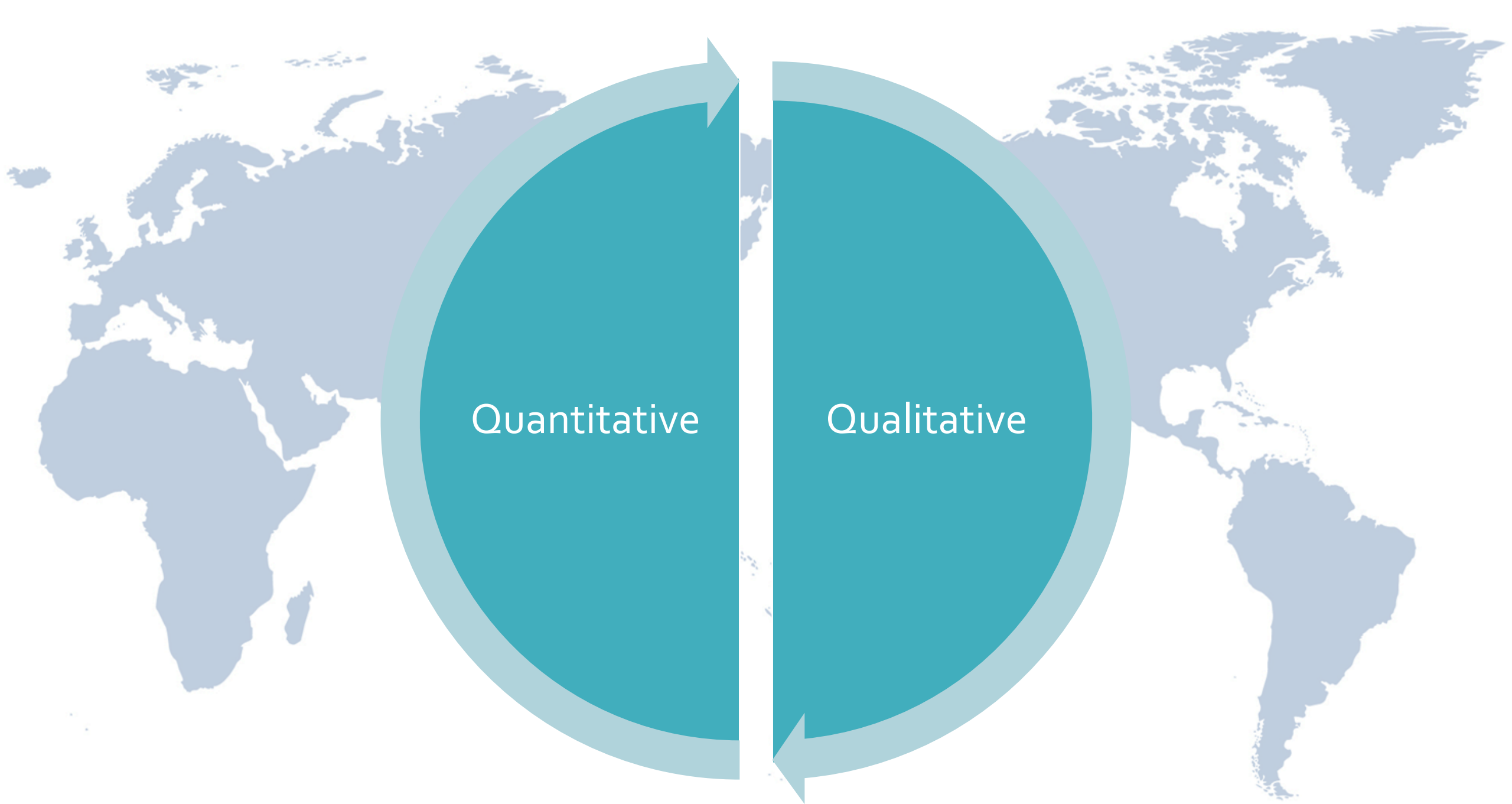


# Spotlight



- Most over-estimate the financial difficulty of others which may suppress self-advocacy efforts for international students seeking support for financial distress

e.g. I have a difficult time but others may be worse off, more in need, etc. and they're not advocating?







Financial Difficulty

# Inputs & Outputs

# Input: Nonresident Tuition

I'd definitely say UCLA's out-of-state tuition is...ridiculous. Increases by 25k for out-of-state students [when compared to residents] is definitely tough. Actually I have a job interview after this to try to live through college, to try to be able to afford to live in UCLA campus and go out for food.

Obviously you [want to] come here because UCLA is a very good school, but you also have to take into [account] the financial burden. It's cheaper than most schools but for state schools it's very expensive, you have to work through it.

## UCLA Annual Degree Fees (NRST stands for Nonresident Supplemental Tuition )

	Undergraduate		Academic Master		Academic Doctorate	
	Tuition residents	Tuition +NRST In'l students	Tuition residents	Tuition +NRST In'l students	Tuition residents	Tuition +NRST In'l students
2017-2018	\$11,502	\$11,502+\$28,014=\$39,516	\$11,502	\$11,502+\$15,102=\$26,604	\$11,502	\$11,502+\$15,102=\$26,604
2016-2017	\$11,220	\$11,220+\$26,682=\$37,902	\$11,220	\$11,220+\$15,102=\$26,322	\$11,220	\$11,220+\$15,102=\$26,322
2015-2016	\$11,220	\$11,220+\$24,708=\$35,928	\$11,220	\$11,220+\$15,102=\$26,322	\$11,220	\$11,220+\$15,102=\$26,322
2014-2015	\$11,220	\$11,220+\$22,878=\$34,098	\$11,220	\$11,220+\$15,102=\$26,322	\$11,220	\$11,220+\$15,102=\$26,322
2013-2014	\$11,220	\$11,220++\$22,878=\$34,098	\$11,220	\$11,220+\$15,102=26,322	\$11,220	\$11,220+\$15,102=\$26,322

# Input: Size and Scope of Aid

I think I have visited financial center and career center to find something like scholarships, some jobs, internships. But for me it's not that helpful, ...they have a list of scholarship for international students, they say, but there are so many restrictions for each of the scholarships, and the amount is so small that it [isn't] worth the time [spent] writing stuff.

# Input: Currency Changes

I mean it's the hardest thing. My countries' currency started to crash, ...as soon as I decided to get here. Crazy thing: when I decided to go to grad school it was one dollar to a hundred and sixty naira. I saved all this money and the very minute that I got my admission to UCLA, our currency started to crash and it became five hundred dollars to one naira.

And that was the hardest thing because all the money that I had saved had basically... become worthless. Oh my god! And then it was so hard because it's an international transaction and my country is difficult. It was so hard to get my fees here in time even if my parents would send it through Western Union.



# Inputs: Geopolitics

My dad always sends me money from Iran. It's very hard to transfer money from Iran because my country is under sanctions...so ...there were some times that I really had difficulties to pass through the month.

# Input: Delayed Loan Payment

I had a scholarship, and also I had my savings. I thought that it was going to be enough. But then I realized that living in LA is super expensive. So I asked for a loan [from] the Organization of American States. There is a free interest loan. I applied ...and I got the entire loan but they were going to disburse in two parts.

The first part I had no problem with that, but [for] the second part my papers took too much time... I didn't have problem with the University papers but with my grantor papers. So when I sent it for the second [disbursement], and [it was] too late, because [I] already finish[ed] [my] program.

# Spotlight



- A number of unique factors impact international students' financial experiences at UCLA:
  - Magnitude of nonresident tuition (a lot)
  - Size and scope of aid/safety nets (a little)
  - Currency changes
  - Geopolitics
  - Administrative delays with loan payments

# Output: Parental Pressure

I have to pay a lot, ...especially here. When I was in community college, the tuition was a lot cheaper and here it's like...three times more.

I am fully dependent on my parents right now 'cause I have no have job and I can't afford it. So I felt sorry ..., even though I know [my parents] are happy I am here...studying at UCLA. But I always feel sorry and it was kinda stressful...

# Output: Limits Research

...but again for PhD students ...you're financially dependent [on] the school...

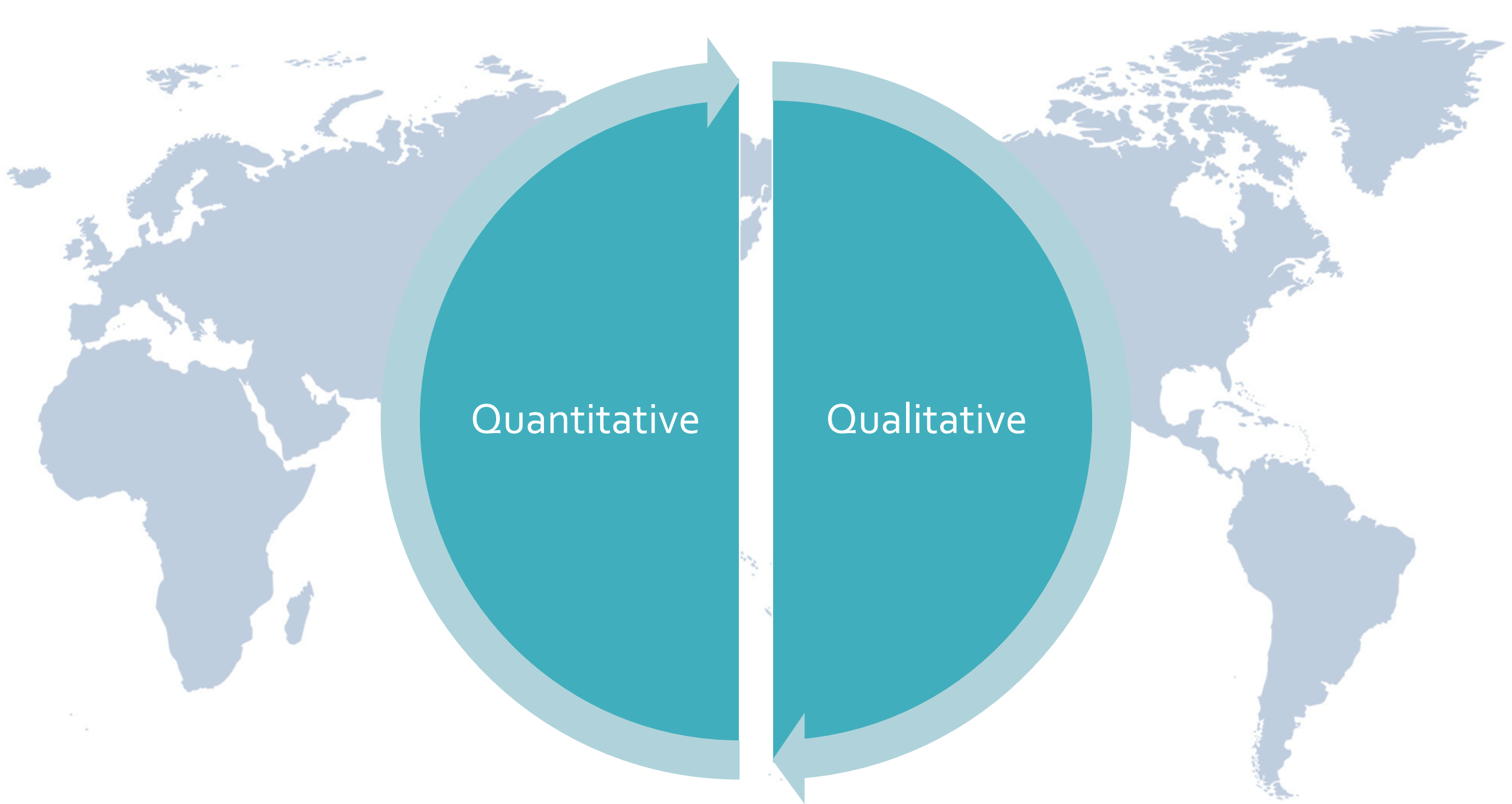
If you want to focus on a theoretical study, you will have a hard time [because of] your financial needs. I had to be a teaching assistant for all the quarters of my study. And this makes it a little hard to focus on your research. Otherwise you have to go take one of those industrial projects that those professors that are well connected to industry bring. I don't really find it scientific or theoretically valuable...



# Spotlight



- Financial difficulty impacts international students':
  - Relationship with their parents
  - Stress levels
  - Research options
  - Research ethics education (the most comprehensive education often required by those who receive federal funds unavailable to non-citizens) – not listed as a quote

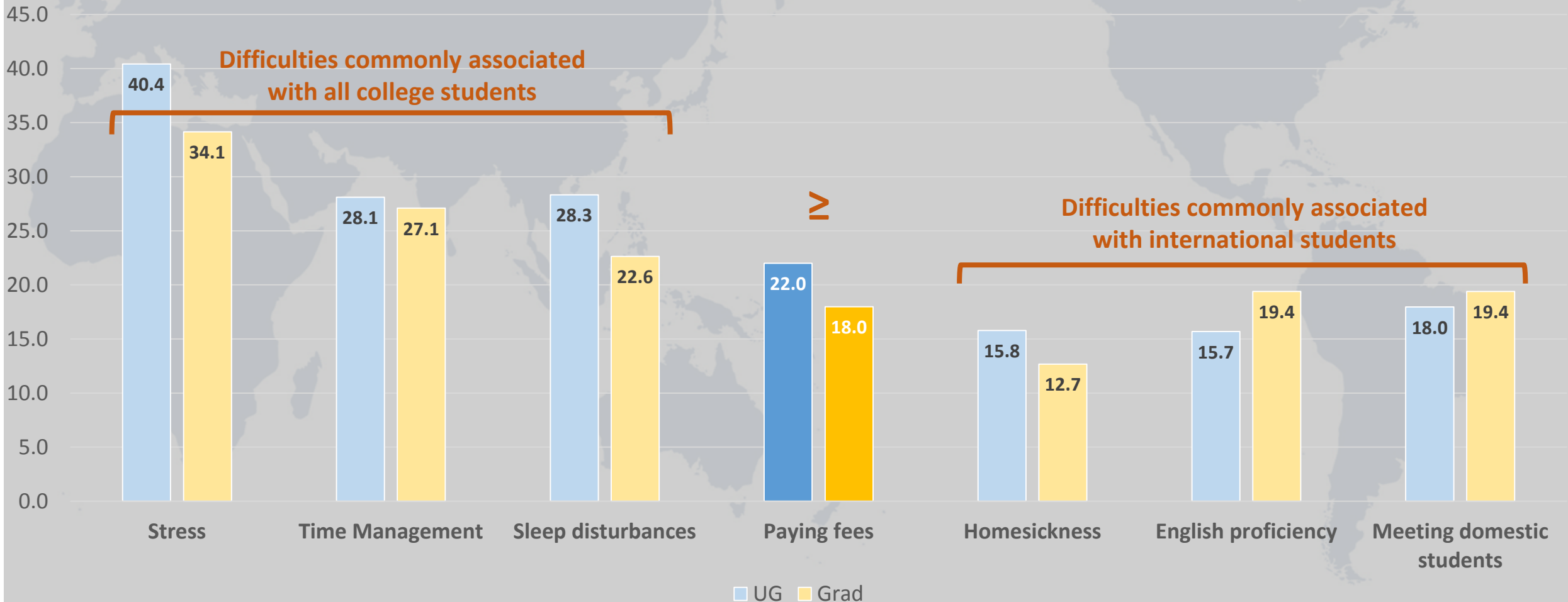


# Making Meaning of the Data

- **Benchmarking:** how does financial need of international student compare to other needs?
- **Differences between groups:** are there some groups who have more or less financial need?
- **Relationship between variables:** are measures of financial difficulty associated with more consideration of leave?
- **Ratings vs. behavior:** how does subjective measures of difficulty relate to behavior (i.e. interruptions in education)?

# Benchmarking Needs: % International Students Reporting Frequent Difficulty "Always" or "Most of the time" (Abridged Set)

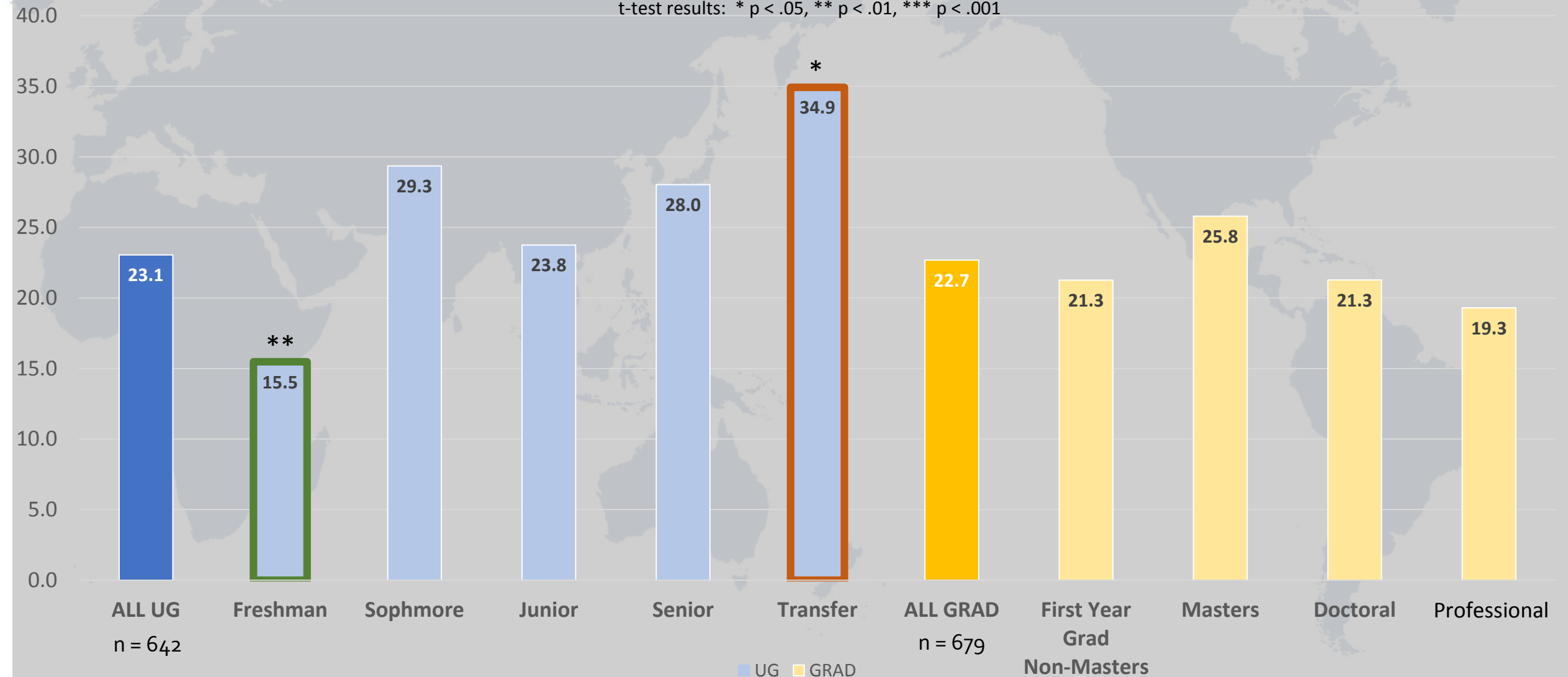
Source: Dashew Center Biennial Survey of International Students, 2016-17



# % International Students Who Have Considered a Temporary Leave or Permanent Withdraw Because of Finances

Source: Dashew Center Biennial Survey of International Students, 2016-17

t-test results: \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$



# Spotlight



- Financial difficulty is a moderately rated difficulty - not as frequent as some of the usual difficulties associated with college life but more difficult than other needs found in the international student literature and heavily associated with international students.
- Of the undergraduates, transfer students report the most frequent difficulty with finances and freshmen report the least frequent difficulty
- No statically significant differences were found between graduate students with different degree objectives or first year graduate students.



# Anecdotal Hypotheses in the Ether

- **I-20 financial requirement:** students are pooling family funds to meet the I-20 requirement but do not really have the funds for the first year of education
- **Funding support for graduate students:** departments fund graduate students for their first year to meet the I-20 requirement often without subsequent support
- **Hypotheses not supported by the data**
- **However: consider consequences of our recruitment messaging**

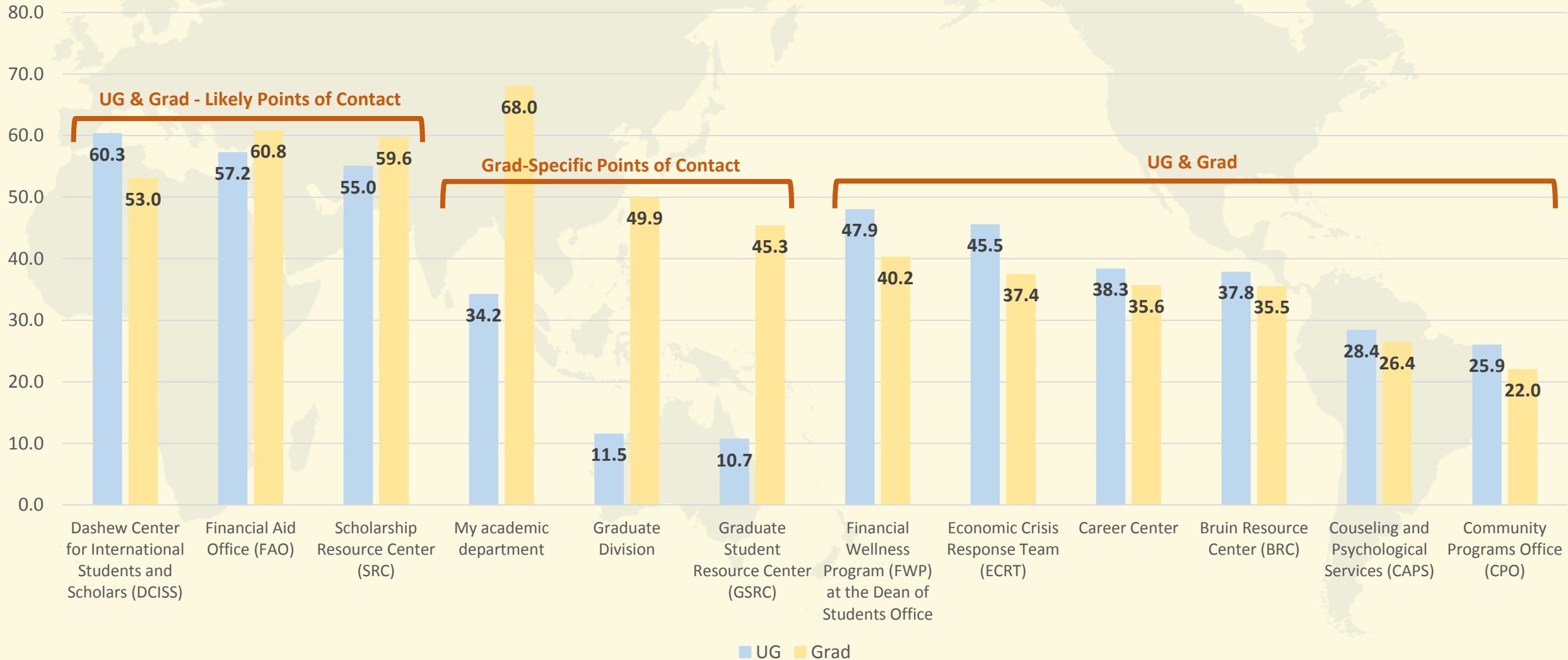
# Vulnerable Populations (All Variables)

- **International Undergraduates:**
  - Transfer students
  - East Asian students
- **International Graduate Students:**
  - Masters Students
- **All vulnerable populations report more likeliness to seek help when compared to other populations**

# % International Students Likely to Seek Help if Financial Difficulty Interfered with UCLA Experience

## By Resource & Academic Status

Source: Dashew Center Biennial Survey of International Students, 2016-17



# INTERNATIONAL UNDERGRADUATES

**Adjusted  $R^2$  = .23 \*\*\***

Predictors/risk factors for students considering leave from UCLA because of finances, in order of importance:

- Funding from a U.S. loan
- More frequent difficulty paying fees
- Funding from home government or other organization (vs. Family/Parents/Savings)
- Decreased confidence to manage finances
- Increased interference of finances on academics, health, social life, family relationships, and friendships in AGGREGATE (individual indicators were not significant nor did they add to the model overall)
- Decreased home currency value (vs. U.S. dollar)
- NOTE: social norming and help-seeking variables were not significant and did not add to the model overall

# INTERNATIONAL GRAD STUDENTS

**Adjusted  $R^2 = .24^{**}$**

Predictors/risk factors for students considering leave from UCLA because of finances, in order of importance:

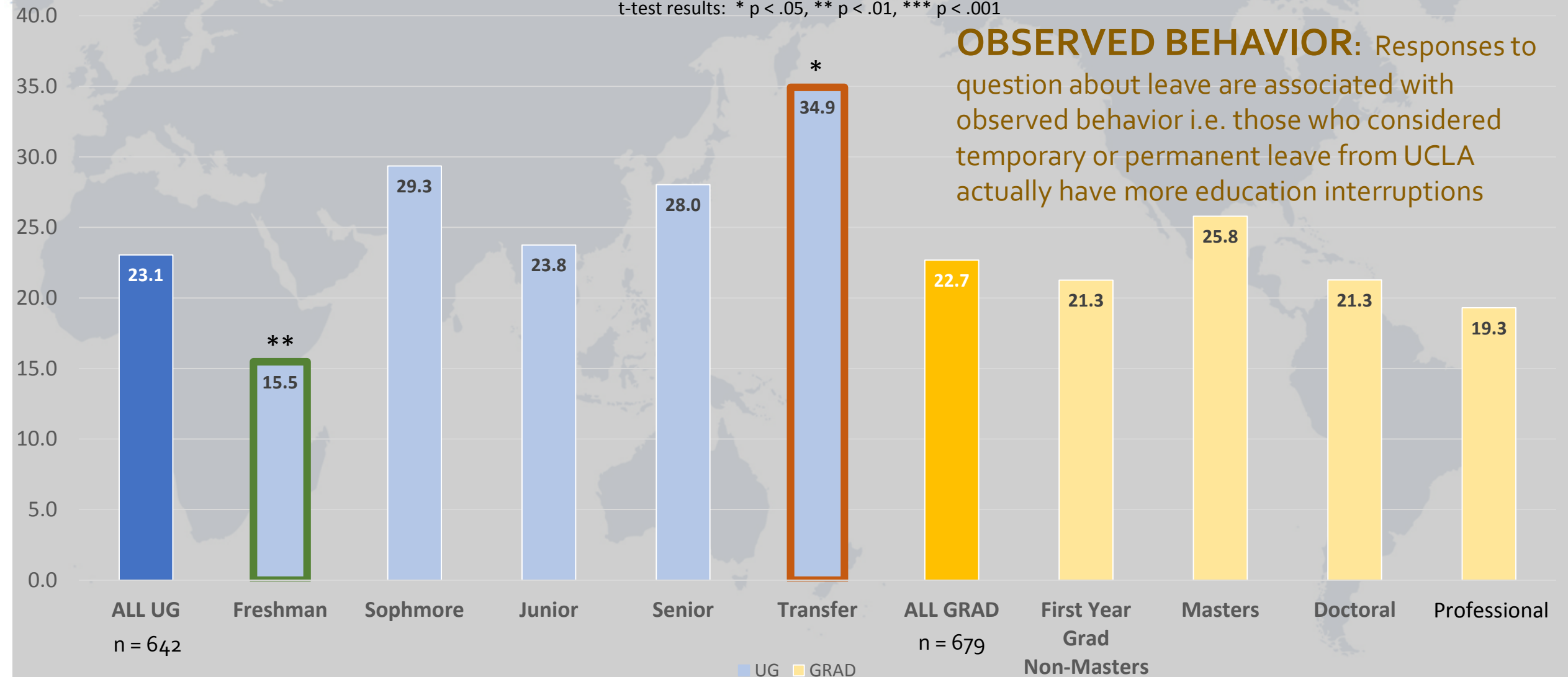
- 2 academic departments (suppressed due to cell sizes)
- Decreased confidence to manage finances
- Increased interference of finances with academics
- More frequent self-reported difficulty when compared to perceived difficulty of others
- NOTE: help-seeking variables were not significant and did not add to the model overall

# % International Students Who Have Considered a Temporary Leave or Permanent Withdraw Because of Finances

Source: Dashew Center Biennial Survey of International Students, 2016-17

t-test results: \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

**OBSERVED BEHAVIOR:** Responses to question about leave are associated with observed behavior i.e. those who considered temporary or permanent leave from UCLA actually have more education interruptions



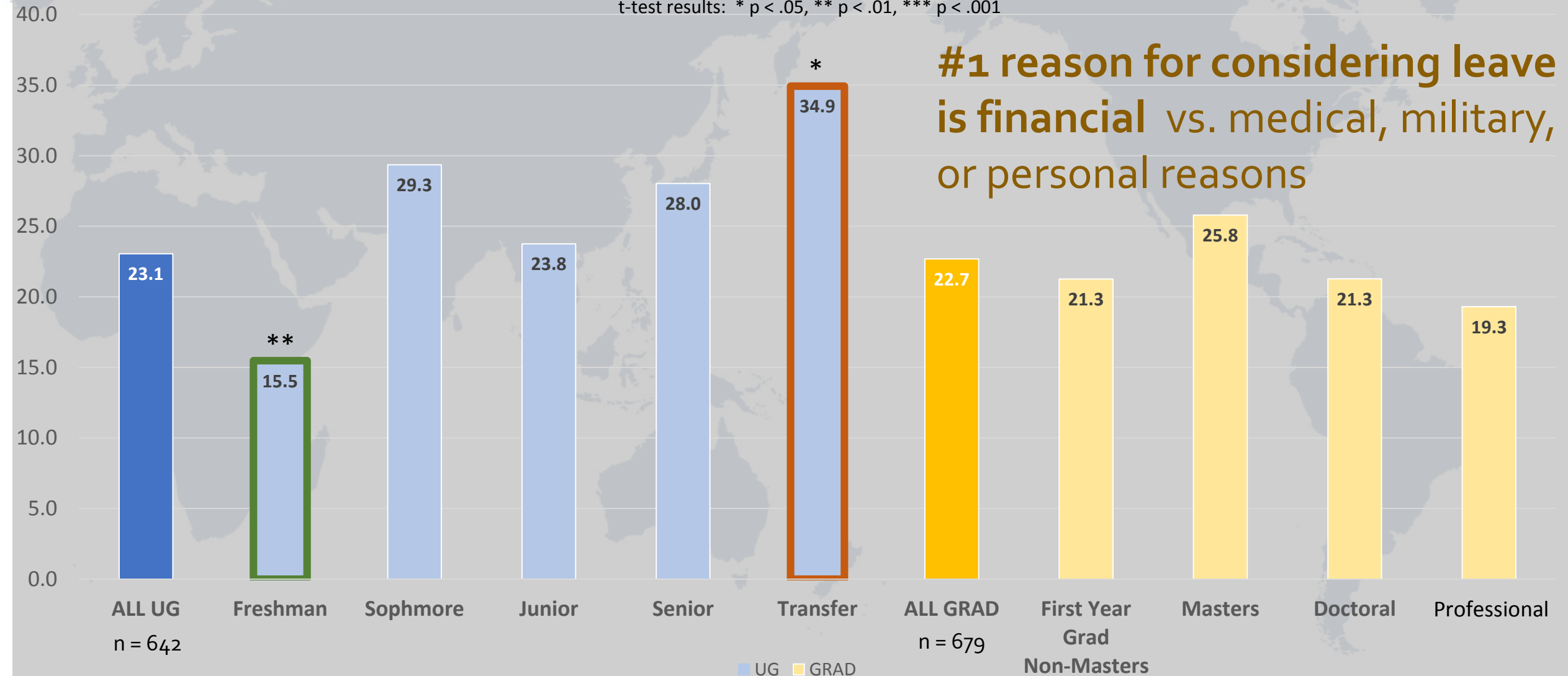


# % International Students Who Have Considered a Temporary Leave or Permanent Withdraw Because of Finances

Source: Dashew Center Biennial Survey of International Students, 2016-17

t-test results: \*  $p < .05$ , \*\*  $p < .01$ , \*\*\*  $p < .001$

**#1 reason for considering leave is financial vs. medical, military, or personal reasons**



# Implications & Next Steps

- Nonresident financial burden **delays international students' time to degree** (i.e. those who have difficulty have more education interruptions)
- Long term ability to **retain** international students, especially with the recent turn in political climate, may be in jeopardy
- **Health and wellness** of our international students impacted with food and housing insecurity and difficulty paying tuition
- **More safety nets needed** for international students who pay rising nonresident tuition but have few safety nets in the form of jobs or aid due to citizenship status

# Implications & Next Steps

- What do we miss out on if our international students go elsewhere?
- Let's show what we know. We need to:
  - Leverage our global diversity
  - Demonstrate how global diversity complements domestic diversity
  - Identify and highlight how international students uniquely bring value to our campuses, cities, counties, states, and country!

# Discussion Questions

- What is the status of financial need and difficulty for international students on your campus?
- What safety nets exist on your campus to support international students who are in financial distress?
- What arguments do you find are compelling to your campus stakeholders when advocating for financial support for international students?
- How do you think your school type impacts the realities on your campus? (e.g. small/large, public/private, ...)



# Questions



# Acknowledgements



Special thanks to Lucrecia Mena Melendez, Shuai Li, and Yuqing Hou for their contributions to the qualitative analysis for this project.

Special thanks to SAIRO at UCLA for support matching education interruption data with survey data.