

KANSAS CITY ART INSTITUTE

INTERNATIONAL STUDENT FREQUENTLY ASKED QUESTIONS

Can I open a US bank account as an international student?

Yes. Opening a US bank account can help you easily manage your finances, deposit funds and, in many cases, obtain a debit card for making purchases. Service fees and a minimum monthly balance usually apply to most checking accounts, however, some banks offer student checking accounts with a lower required minimum balance. International students do not need a savings account in most cases.

Although it may be possible to open a bank account online or by phone, as an international student, you should plan to visit the bank in person to open an account. To open a US bank account, you will need to bring the following documentation to the bank:

- **Form I-94** - Arrival/Departure Record (should be stamped/attached to your passport)
- **Form I-20** - Certificate of Eligibility for Nonimmigrant Student Status
- **Unexpired passport and F-1 visa**
- **Secondary form of identification** - student ID card, birth certificate, etc.
- **Proof of enrollment** - written statement on KCAI letterhead indicating your enrollment status and the name, address and phone number of the college
- **Proof of residency** - utility bill, apartment contract, etc. that includes your full name, home address, and home phone number
- **Minimum deposit** - typically between \$25 and \$200 depending on the bank

NOTE: You do not need a Social Security Number to open a US bank account.

Can I apply for a Social Security Number as an international student?

International students may only be issued a Social Security Number for authorized employment in the US. You must be in the United States for at least 10 days and be registered in classes as a full-time student before you can apply. You must also be authorized to work in the US by your school, either on- or off-campus.

To apply for a Social Security Number at your local Social Security office, you will need to bring a completed [Form SS-5 - Application for a Social Security Card](#) along with the following documentation:

- **Form I-94** - Arrival/Departure Record (should be stamped/attached to your passport)
- **Form I-20** - Certificate of Eligibility for Nonimmigrant Student Status
- **Unexpired passport and F-1 visa** (proof of identity with your photograph)
- **Proof of age** - foreign birth certificate or passport or other document issued by the Department of Homeland Security (DHS)
- **Proof of enrollment** - written statement on KCAI letterhead issued by your Designated School Official (DSO) indicating your enrollment status and the name, address and phone number of the college; the letter must include the following:
 - Your name
 - Your current school status (international student with a valid F-1 visa, passport and I-94 enrolled in full-time status)
 - Your employer and the type of work you are, or will be, doing
- **Proof of employment** - written statement on KCAI letterhead issued by your employer (see the KCAI Financial Aid Office) indicating your employment status and must include the following information:
 - Your job
 - Your employment start date
 - The number of hours you are, or will be, working (employment cannot exceed 20 hours per week while school is in session)

- Your supervisor's name and phone number

Following is information for the Social Security Office nearest to the KCAI campus:

Social Security Administration

Address: 6320 Euclid Ave
Kansas City, MO 64132

Phone: (800) 772-1213

Hours: 9:00 AM - 4:00 PM on Mondays, Tuesdays, Thursdays and Fridays
9:00 AM - 12:00 PM on Wednesdays
Closed Saturdays and Sundays

NOTE: You do not have to wait to receive your Social Security card before you begin working; your employer can use a letter from the Social Security Administration stating that you have applied for a number.

Can I get a job as an international student?

On-campus Employment

F-1 students can participate in on-campus employment which takes place either at the college itself or at an off-campus location that is educationally affiliated with the college. The work can be for an on-campus commercial business as long as the work directly provides services for students.

Employment cannot exceed 20 hours per week while school is in session. F-1 students can work full-time during breaks and vacations as long as they are planning to enroll full-time for the next semester. Full-time employment is 40 hours per week.

F-1 students do not have to wait for their program start date to begin work and may begin work up to 30 days before their program start date. If a student does not have a Social Security Number, they must apply for a number (see page one for more information.)

Off-campus Employment

Unlike on-campus employment, off-campus employment for international students requires DSO authorization in SEVIS and an application for employment authorization submitted by the F-1 student to USCIS. F-1 students may apply for special authorization to work off campus if they can substantiate severe economic hardship and the application may be approved on a case-by-case basis for the following circumstances:

- Loss of financial aid due to no fault of the student
- Loss of on-campus employment if it is not the student's fault and no other on-campus job is available
- Large increase in tuition or living costs
- Substantial decrease in the relative value of the currency that the student depends upon to pay expenses
- Unexpected changes in the financial condition of the student's sources of financial support
- Unexpectedly large medical bills
- Other substantial, unexpected expenses

F-1 students may not work off-campus during the first academic year, but may accept on-campus employment subject to certain conditions and restrictions. After the first academic year, F-1 students may engage in two types of off-campus employment:

- Curricular Practical Training (CPT)
 - CPT is only available when it is an essential component of an established curriculum. In other words, the opportunity must be required by the curriculum, or, if not, the student must receive academic credit for the training.

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- There is no restriction on the number of hours a student can work per week while in CPT. However, once a student has completed 12 months of full-time CPT, *they lose their eligibility for OPT at that training level.*
- [Optional Practical Training \(OPT\) \(pre-completion or post-completion\)](#)