

Morgan State University  
International Student Services

Economic Hardship

If you are an F-1 student who is experiencing **unforeseen** financial hardship while studying in the US, you may be able to obtain off-campus employment authorization from the US Citizenship and Immigration Services (USCIS) under certain conditions. This authorization may provide real help in difficult circumstances by allowing you to supplement your income enough to meet some living expenses. Economic hardship employment authorization will not, however, enable you to earn enough to bear the cost of full-time enrollment that is required to maintain F-1 student status. It should not be thought of, then, as a solution for serious financial difficulties.

**Eligibility**

To qualify for economic hardship employment, immigration regulations require that you meet the following conditions:

- You are a full-time student in good standing and have been in valid F-1 status for at least one full academic year.
- You must be able to document that the circumstances which led to your economic situation were unexpected and beyond your control.
- You must be capable of continuing full-time studies and maintaining F-1 status while engaged in economic hardship work permission.

Immigration regulations state that *unforeseen* circumstances "may include loss of financial aid or on-campus employment without fault on the part of the student; substantial fluctuations in the value of currency or exchange rate; inordinate increases in tuition and/or living costs; unexpected changes in the financial conditions of the student's source of support; medical bills, or other substantial and unexpected expenses." Only unforeseen problems can be the basis for hardship employment since students must first demonstrate that all of the financial resources needed for their program of study are available before they are able to obtain an I-20 and enter the US in F-1 status.

**Procedure**

Applying for economic hardship is a two-step process:

**Step One:** Meet with the Director of International Student Services to confirm your eligibility and review the conditions and procedures for applying. It is recommended that you bring a draft of a letter explaining your economic need and supporting evidence that documents this.

If you are eligible to apply for economic hardship, the director will generate a new SEVIS I-20 with a recommendation for economic hardship.

**Step Two:** Once your application is complete and has been reviewed, mail it to USCIS.

**Conditions and Restrictions of Employment**

If USCIS authorizes your hardship employment application, you will receive an Employment Authorization Document (EAD) from USCIS granting you permission to work off-campus. Typically, permission is granted for one year or for the remainder of your academic program, whichever period is less. Please also note the following:

- You may work off-campus for up to 20 hours per week while school is in session and full time during vacation periods.
- You may work in any job, related or not related to your studies.

- You may not start employment until you have received an EAD or before the start date indicated on the EAD.
- Hardship employment does not count towards your ability to work on-campus or affect your eligibility for practical training.
- If you transfer to another institution, your EAD becomes invalid.

**Your complete application packet will include:**

- a letter written by you addressed to USCIS** in which you describe in detail the circumstances that support your request for hardship employment authorization and a statement explaining why other employment options are unavailable or insufficient.
- supporting documentation** confirming these circumstances (for example, a letter from your department to document the loss of a scholarship, or exchange rate data showing a currency devaluation, or a letter from an accountant confirming unexpected business losses).
- completed USCIS Form I-765** (<http://www.uscis.gov/i-765>) Write "(c)(3)(iii)" in item 16 of Form I-765 and use an address where you can receive mail over the next one to three months.
- two identical color photographs.** All photos must meet the specifications for full frontal/passport photos and must not be more than 30 days old when the application is filed. For more information on photo standards visit the Department of State website at <http://www.travel.state.gov/passport/pptphotos/faqs.html>.
- a personal check or money order for \$340** payable to "USCIS" (A personal check is preferable because, if necessary, you will be able to determine if it has been cashed).
  
- SEVIS I-20 Form** issued by International Student Services with recommendation for economic hardship.
- photocopies of all I-20s previously issued.**
- photocopy (front and back) of your I-94 card** (white card, usually stapled in your passport).
- photocopy of your passport information page** (and the page including your photograph, if different).
- photocopy of your visa stamp page** in your passport (except Canadian citizens, who have no visa).
- photocopy of any previous Employment Authorization Documents (EAD)** if applying for a renewal.

Once you have prepared all the items listed above, make a complete copy of the application for your records.

Mail your application to: **USCIS, Vermont Service Center, 75 Lower Welden Street, St. Albans, VT 05479-0001**

Within a few weeks of sending your application, USCIS will mail you a receipt. The receipt and final decision will be sent to the address you wrote on USCIS Form I-765. Please note that USCIS processing usually takes 30 to 60 days and may take up to 90 days. *You may not begin employment before you receive your EAD; working prior to that time constitutes illegal employment that renders you illegally present in the US.*

**Social Security Numbers**

Before you begin work you will need a valid Social Security number (your Penn ID is not a valid Social Security Number). If you do not already have one, please obtain application instructions and directions to the Social Security Office from OIP. The Social Security Administration will process your application and a card will be sent to you.

**Taxes**

In general, F-1 students who have been in the US in less than six calendar years are exempt from social security (FICA) and Medicare taxes. You should be sure to bring this to the attention of your employer because many employers are not familiar with this provision of the tax laws. If you need more information about the F-1 social security and Medicare tax exemption, please contact OIP. Students in F-1 status are subject to all other taxes that may apply: federal, state and local (but check with OIP to see if your country is one of the few that has a tax treaty with the US allowing students to exclude a limited amount).

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