

Serving The International Student After Leaving School



International Debt Collection For **PacWest SFS Conference 2013**

Because Money Knows No Boundaries





Rise in International Students



Understanding the International Student



Challenges - Weaknesses – Threats



Current Model Solutions



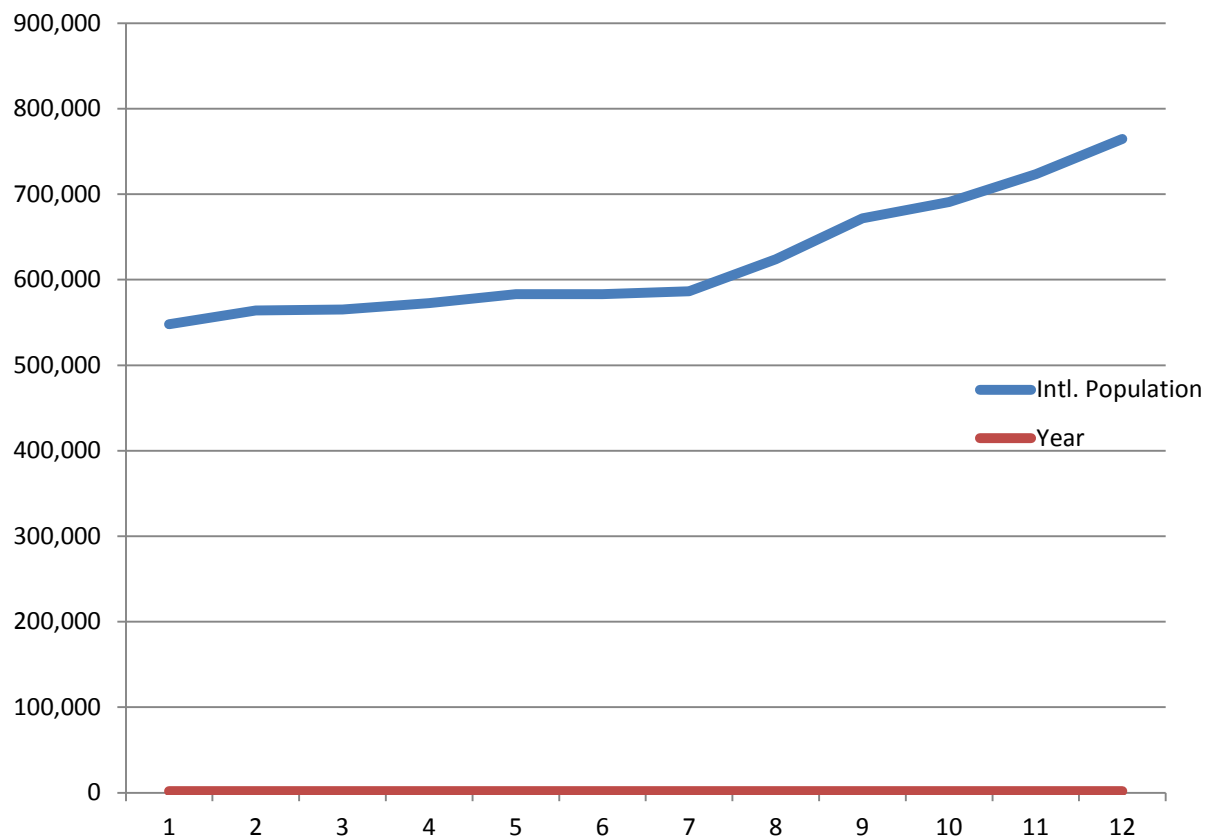
Office of Foreign Assets Control Countries



Questions & Answers

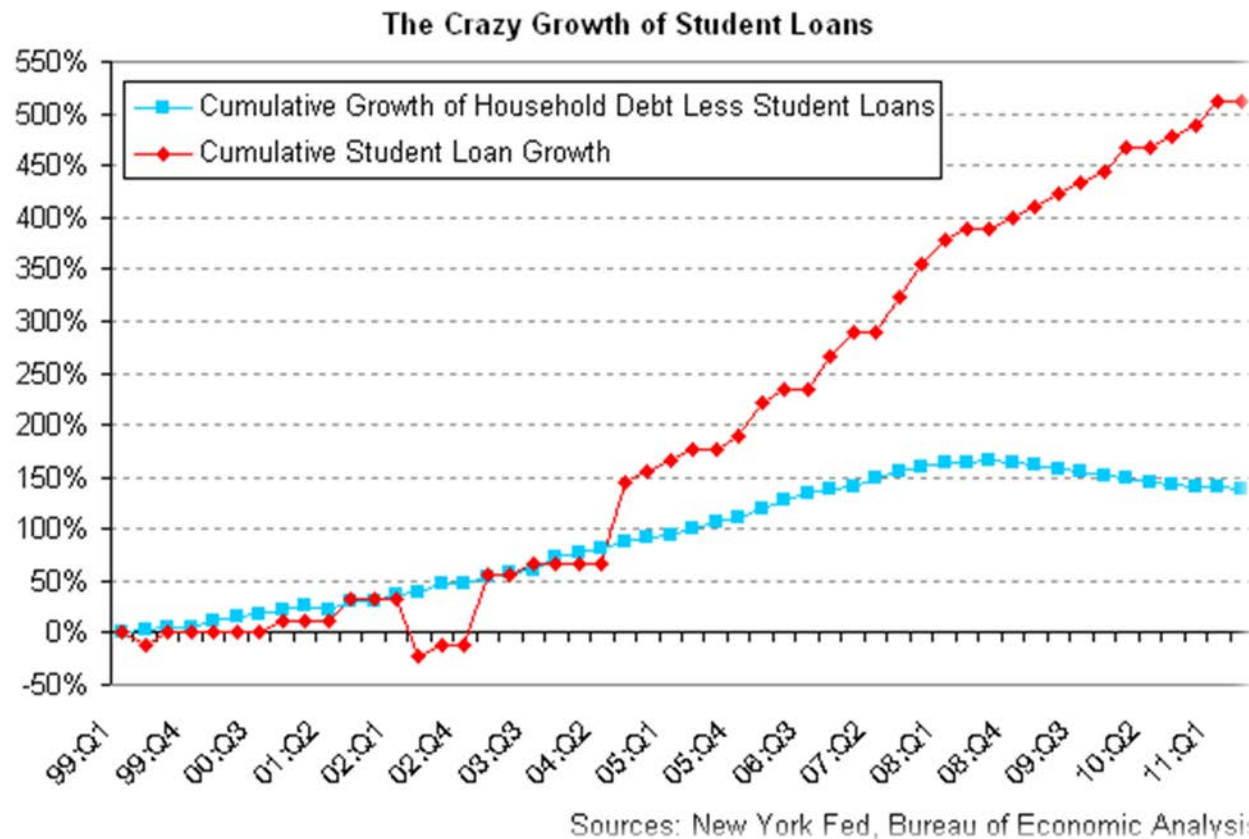
Rise in International Students

International Students in the US Market



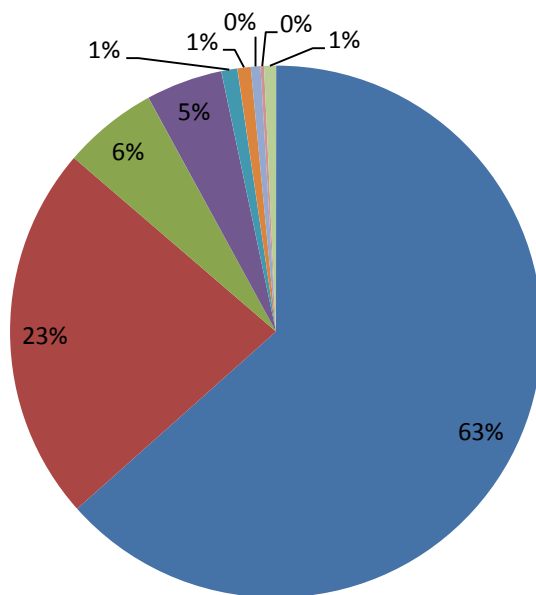
Understanding the International Student

Default Rates On the Rise



Primary Sources of Funding

- Personal and Family
- Foreign Government or University
- Foreign Private Sponsor
- U.S. Government
- Other Sources
- U.S. College or University
- Current Employment
- U.S. Private Sponsor
- International Organization



Open Doors 2012 data

Understanding the International Student

Where are they now?

F1 Visa status

H1B Visa status

Dual Citizenship Students

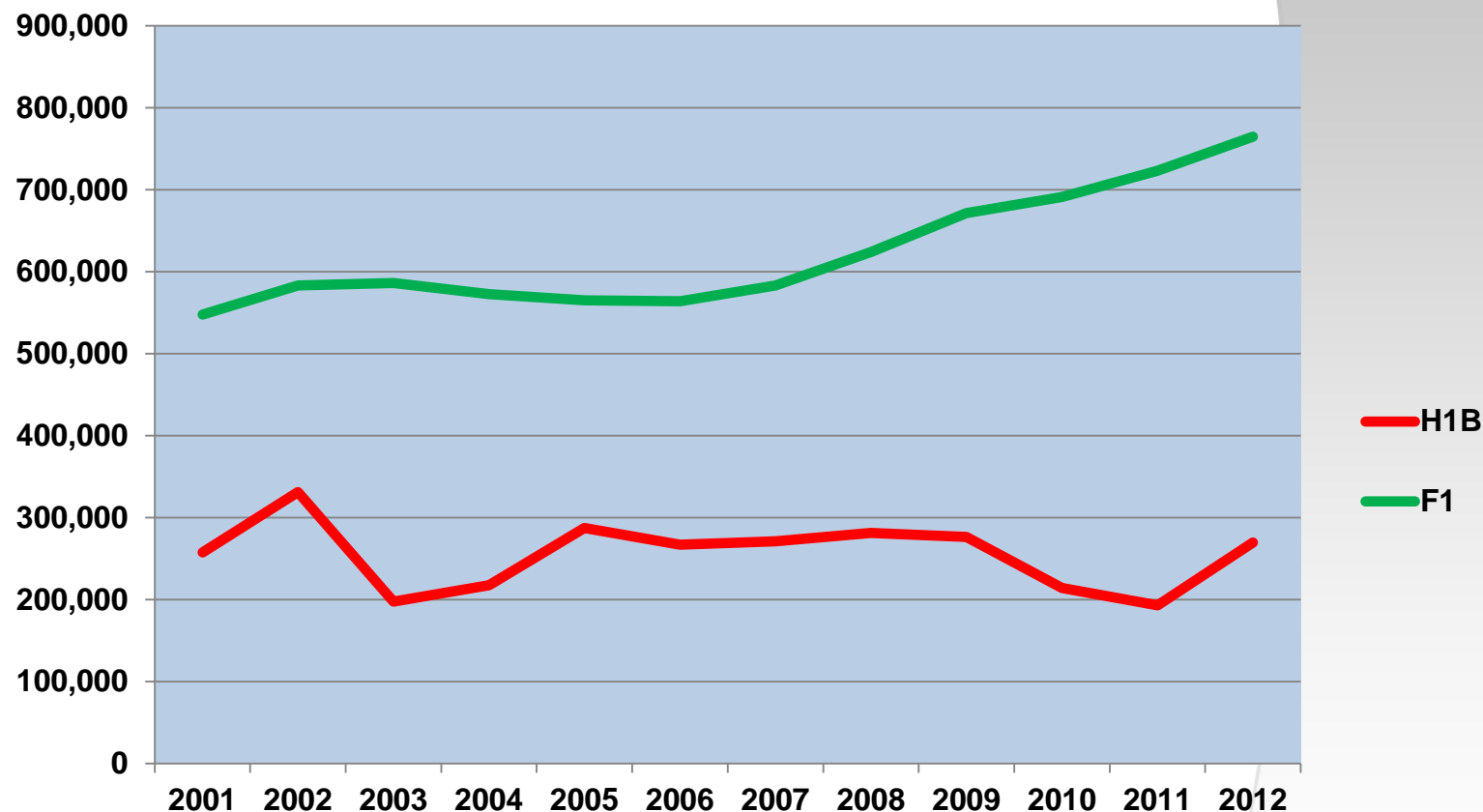
Permanent Resident Aliens



OR



International Students Going Back Home



Open Doors 2012 data

Understanding the International Student

International Students Struggle to Find Jobs in U.S.

Prospects for employment in U.S. stagnate despite economic recovery

Cornell University reports that international students attending the university are steadily increasing every year but students are struggling to get off-campus jobs.

“Now, it’s easier for students to get visas, but it’s harder for them to find jobs,” said Rebecca Sparrow, executive director of Cornell Career Services.

“During a time of high unemployment, international students have an even more difficult time than U.S. students, just because if a company can avoid any kind of uncertainty or avoid the additional expense, they often do,” said Brendan O’Brien, director of the ISSO.

FEBRUARY 15, 2012

BY [MARGARET YODER](#)

<http://www.cornellsun.com/section/news/content/2012/02/15/international-students-struggle-find-jobs-us>

Understanding the International Student

Top Sending Countries to USA

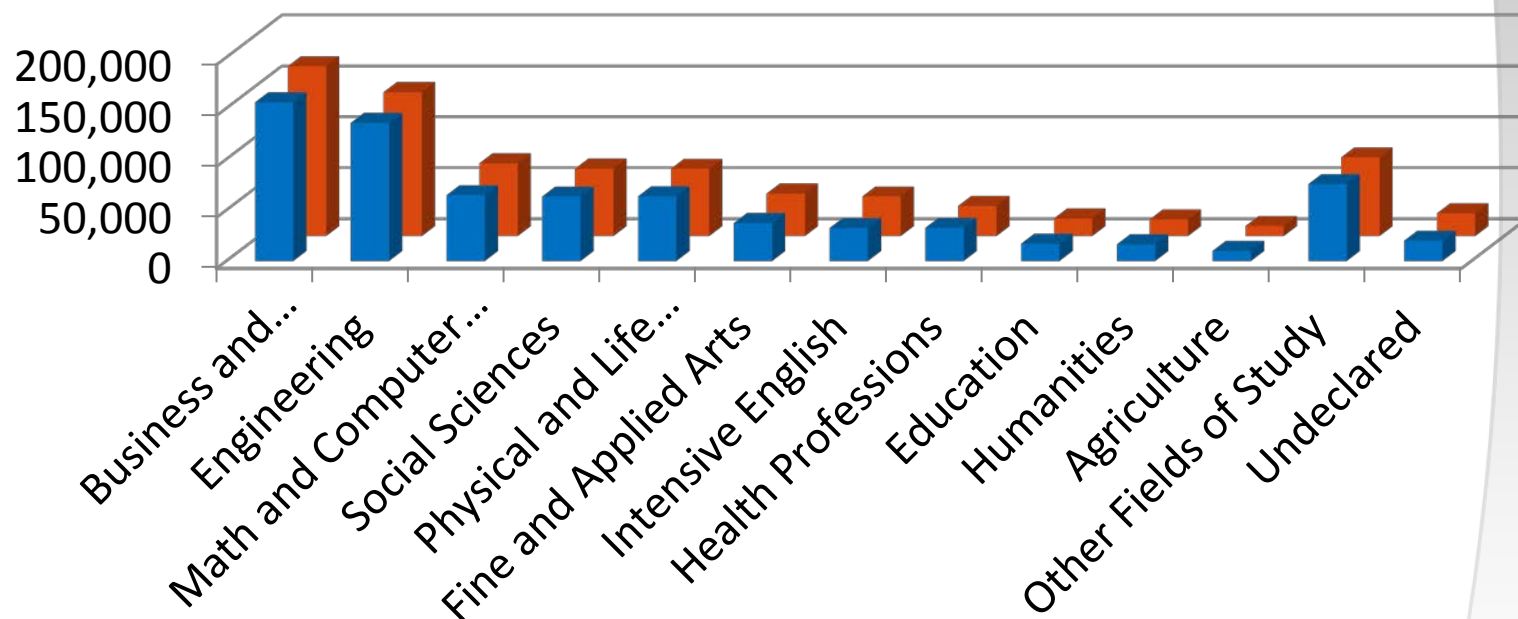


TOP 10 PLACES OF ORIGIN OF INTERNATIONAL STUDENTS, 20010/11- 2011/12

Rank	Place of Origin	20010/11	2011/12	2011/12 % of Total	% Change
	WORLD TOTAL	723,277	764,495	100.0	4.7
1	China	157,558	194,029	25.3	23.1
2	India	103,895	100,270	13.1	-3.5
3	South Korea	73,351	72,295	10.6	-1.4
4	Saudi Arabia	22,704	34,139	.04	50.4
5	Canada	27,546	26,821	.035	-2.6
6	Taiwan	24,818	23,250	.03	-6.3
7	Japan	21,290	19,966	.026	-6.2
8	Vietnam	14,888	15,572	.02	4.6
9	Mexico	13,713	13,893	.018	1.3
10	Turkey	12,184	11,973	.015	-1.7

Understanding the International Student

International Students: Fields of Study



Open Doors 2012 data

Challenges, Weaknesses, & Threats

- Do not focus or segment the international student collection process
- Communication barriers
- Limited resources to locate
- Limited knowledge of local environment (socioeconomics, religion, culture, political, etc.)
- Lack Ability to work around differing time zones
- **DO NOT ADHERE TO LOCAL COMPLIANCE**

Challenges, Weaknesses, & Threats

Compliance



- Traditional agencies using in house or just call centers contacting students overseas.
- Working with many agencies overseas in individual countries.
- Doing nothing to cure intl. student debt.

- Intake of the international students & segmentation.
- Build the working relationship between the Bursars Office and the International Student Office (ISO).
- Information is crucial for recovery.
- I-20 Form
- SEVIS Form

Office of Foreign Asset Control (OFAC)

9/15/10

- North Korea-Sanctions
- Cuba-Sanctions
- Iran-Sanctions
- Iraq Related Sanctions
- Burma-Sanctions
- Belarus Sanctions
- Libya-Sanctions
- Somalia-Sanctions
- Sudan-Sanctions

Office of Foreign Asset Control (OFAC)

9/15/10

- Zimbabwe-Sanctions
- Syria-Sanctions
- Former Liberian Regime of Charles Taylor
- Rough Diamond Trade Controls
- Democratic Republic of the Congo-Related Sanctions
- Balkans -Related Sanctions
- Lebanon-Related Sanctions
- Cote d'Ivoire (Ivory Coast)-Related Sanctions
- Yemen-Related Sanctions

Questions & Answers

9/15/10

