

NOTARIZED LETTER OF FINANCIAL SUPPORT

NOTARIZED LETTER OF FINANCIAL SUPPORT IS A VITAL DOCUMENT USED IN VARIOUS FINANCIAL AND LEGAL SCENARIOS, FROM IMMIGRATION APPLICATIONS TO EDUCATIONAL FUNDING AND VISA SPONSORSHIPS. THIS ARTICLE PROVIDES A COMPREHENSIVE OVERVIEW OF WHAT A NOTARIZED LETTER OF FINANCIAL SUPPORT ENTAILS, WHY IT IS NECESSARY, HOW TO DRAFT ONE EFFECTIVELY, AND THE ESSENTIAL REQUIREMENTS FOR NOTARIZATION. READERS WILL DISCOVER ITS SIGNIFICANCE, THE STEPS INVOLVED IN PREPARING AND NOTARIZING THE LETTER, KEY ELEMENTS TO INCLUDE, AND COMMON MISTAKES TO AVOID. WHETHER YOU ARE A SPONSOR, STUDENT, OR VISA APPLICANT, UNDERSTANDING THE PROCESS AND REQUIREMENTS FOR A NOTARIZED LETTER OF FINANCIAL SUPPORT CAN MAKE YOUR APPLICATION SMOOTHER AND MORE CREDIBLE. EXPLORE GUIDELINES, SAMPLE FORMATS, AND EXPERT TIPS TO ENSURE YOUR LETTER MEETS OFFICIAL STANDARDS AND FULFILLS ITS INTENDED PURPOSE. DIVE INTO THE DETAILS BELOW TO GAIN CLARITY ON THIS CRUCIAL TOPIC.

- UNDERSTANDING THE NOTARIZED LETTER OF FINANCIAL SUPPORT
- KEY PURPOSES AND APPLICATIONS
- ESSENTIAL COMPONENTS OF A NOTARIZED FINANCIAL SUPPORT LETTER
- HOW TO WRITE A NOTARIZED LETTER OF FINANCIAL SUPPORT
- NOTARIZATION PROCESS: STEP-BY-STEP GUIDE
- COMMON MISTAKES TO AVOID
- SAMPLE FORMAT AND TEMPLATE
- EXPERT TIPS FOR EFFECTIVE LETTERS

UNDERSTANDING THE NOTARIZED LETTER OF FINANCIAL SUPPORT

A NOTARIZED LETTER OF FINANCIAL SUPPORT IS A FORMAL DECLARATION BY AN INDIVIDUAL OR ORGANIZATION AFFIRMING THEIR COMMITMENT TO PROVIDE FINANCIAL ASSISTANCE TO ANOTHER PERSON. THE NOTARIZATION PROCESS ADDS LEGAL CREDIBILITY, AS A NOTARY PUBLIC VERIFIES THE IDENTITY OF THE SIGNER AND ENSURES THE LETTER'S AUTHENTICITY. IT IS COMMONLY REQUIRED FOR IMMIGRATION, STUDENT VISAS, UNIVERSITY ADMISSIONS, AND SOMETIMES FOR LOAN APPLICATIONS. THE DOCUMENT SERVES AS PROOF THAT THE RECIPIENT HAS GUARANTEED FINANCIAL BACKING, MEETING OFFICIAL REQUIREMENTS SET BY INSTITUTIONS AND AUTHORITIES. KNOWING THE DEFINITION AND LEGAL IMPLICATIONS OF A NOTARIZED LETTER OF FINANCIAL SUPPORT IS ESSENTIAL FOR BOTH SPONSORS AND RECIPIENTS TO FULFILL OBLIGATIONS AND AVOID POTENTIAL ISSUES.

KEY PURPOSES AND APPLICATIONS

THE NOTARIZED LETTER OF FINANCIAL SUPPORT SERVES MULTIPLE PURPOSES ACROSS DIFFERENT SECTORS. ITS PRIMARY ROLE IS TO PROVIDE OFFICIAL EVIDENCE OF FINANCIAL BACKING, WHICH IS OFTEN A PREREQUISITE FOR APPLICATIONS THAT INVOLVE SIGNIFICANT FINANCIAL COMMITMENTS. THIS SECTION OUTLINES THE MAIN USES AND WHY AUTHORITIES REQUIRE SUCH DOCUMENTATION.

IMMIGRATION AND VISA APPLICATIONS

IMMIGRATION AUTHORITIES FREQUENTLY REQUEST A NOTARIZED LETTER OF FINANCIAL SUPPORT TO ENSURE THAT VISA APPLICANTS WILL NOT BECOME A PUBLIC CHARGE. SPONSORS USE THIS LETTER TO DEMONSTRATE THEIR ABILITY AND WILLINGNESS TO COVER THE APPLICANT'S LIVING EXPENSES, TUITION, OR TRAVEL COSTS.

EDUCATIONAL INSTITUTIONS

UNIVERSITIES, COLLEGES, AND SCHOOLS MAY REQUIRE INTERNATIONAL STUDENTS TO SUBMIT A NOTARIZED FINANCIAL SUPPORT LETTER AS PART OF THE ADMISSION PROCESS. THIS VERIFIES THAT STUDENTS HAVE ADEQUATE FUNDS FOR TUITION, LODGING, AND OTHER ESSENTIAL EXPENSES.

LOAN AND GRANT APPLICATIONS

FINANCIAL INSTITUTIONS AND GRANT PROVIDERS SOMETIMES ASK FOR A NOTARIZED LETTER OF FINANCIAL SUPPORT WHEN AN APPLICANT CANNOT DEMONSTRATE INDEPENDENT FINANCIAL MEANS. THIS LETTER ASSURES LENDERS OR FUNDING BODIES THAT A SPONSOR WILL ASSUME FINANCIAL RESPONSIBILITY IF NEEDED.

- US STUDENT VISA (F-1, J-1)
- CANADIAN STUDY PERMIT
- UK TIER 4 STUDENT VISA
- FAMILY-BASED GREEN CARD APPLICATIONS
- PRIVATE SCHOLARSHIPS AND GRANTS

ESSENTIAL COMPONENTS OF A NOTARIZED FINANCIAL SUPPORT LETTER

A WELL-CRAFTED NOTARIZED LETTER OF FINANCIAL SUPPORT MUST INCLUDE SPECIFIC ELEMENTS TO ENSURE CLARITY, AUTHENTICITY, AND COMPLIANCE WITH LEGAL STANDARDS. THE FOLLOWING COMPONENTS ARE UNIVERSALLY EXPECTED IN SUCH DOCUMENTS.

IDENTIFICATION OF PARTIES

CLEARLY STATE THE FULL NAME, ADDRESS, AND CONTACT DETAILS OF BOTH THE FINANCIAL SPONSOR AND THE BENEFICIARY. PRECISE IDENTIFICATION PREVENTS CONFUSION AND ESTABLISHES ACCOUNTABILITY.

STATEMENT OF FINANCIAL SUPPORT

THE SPONSOR MUST EXPLICITLY DECLARE THEIR INTENT TO SUPPORT THE RECIPIENT FINANCIALLY, DETAILING THE NATURE AND DURATION OF THE SUPPORT (E.G., TUITION, LIVING EXPENSES, TRAVEL COSTS).

DETAILS OF FINANCIAL COMMITMENT

OUTLINE THE SPECIFIC AMOUNTS OR TYPES OF SUPPORT PROVIDED, INCLUDING PAYMENT SCHEDULES OR CONDITIONS IF APPLICABLE. VAGUE STATEMENTS SHOULD BE AVOIDED TO ENSURE TRANSPARENCY.

DURATION AND CONDITIONS

SPECIFY THE PERIOD DURING WHICH FINANCIAL SUPPORT WILL BE PROVIDED AND ANY CONDITIONS THAT MIGHT AFFECT THE COMMITMENT (SUCH AS ACADEMIC PERFORMANCE OR LEGAL STATUS).

SIGNATURE AND DATE

BOTH THE SPONSOR AND, IF APPLICABLE, THE RECIPIENT SHOULD SIGN AND DATE THE LETTER BEFORE A NOTARY PUBLIC.

NOTARY ACKNOWLEDGMENT

INCLUDE A NOTARY SECTION WHERE THE NOTARY PUBLIC WILL SIGN, STAMP, AND PROVIDE THE DATE OF NOTARIZATION, CONFIRMING THE AUTHENTICITY OF THE DOCUMENT.

HOW TO WRITE A NOTARIZED LETTER OF FINANCIAL SUPPORT

DRAFTING A NOTARIZED LETTER OF FINANCIAL SUPPORT REQUIRES ATTENTION TO DETAIL AND ADHERENCE TO LEGAL STANDARDS. A CLEAR, CONCISE, AND WELL-ORGANIZED LETTER WILL INCREASE ACCEPTANCE RATES FOR APPLICATIONS.

STEP 1: GATHER RELEVANT INFORMATION

COLLECT ALL NECESSARY PERSONAL DETAILS, FINANCIAL DATA, AND DOCUMENTATION TO BACK UP YOUR COMMITMENT. ENSURE ACCURACY AND CONSISTENCY THROUGHOUT THE LETTER.

STEP 2: USE FORMAL LANGUAGE AND STRUCTURE

WRITE IN A PROFESSIONAL TONE, AVOIDING SLANG OR INFORMAL EXPRESSIONS. MAINTAIN LOGICAL FLOW AND CLARITY IN EACH SECTION.

STEP 3: INCLUDE ALL REQUIRED ELEMENTS

FOLLOW THE ESSENTIAL COMPONENTS OUTLINED ABOVE, MAKING SURE EACH IS PRESENT AND EASY TO LOCATE WITHIN THE LETTER.

STEP 4: REVIEW FOR ACCURACY

DOUBLE-CHECK ALL FIGURES, NAMES, AND DATES. ANY ERRORS CAN DELAY PROCESSING OR RESULT IN REJECTION.

1. IDENTIFY THE SPONSOR AND RECIPIENT CLEARLY
2. STATE THE PURPOSE OF THE FINANCIAL SUPPORT
3. DETAIL THE AMOUNT AND DURATION
4. MENTION ANY CONDITIONS OR LIMITATIONS
5. PROVIDE SIGNATURES AND DATES
6. LEAVE SPACE FOR THE NOTARY SECTION

NOTARIZATION PROCESS: STEP-BY-STEP GUIDE

NOTARIZING A LETTER OF FINANCIAL SUPPORT INVOLVES FORMAL PROCEDURES TO ENSURE LEGALITY AND AUTHENTICITY. THIS SECTION EXPLAINS HOW TO GET YOUR LETTER NOTARIZED AND WHAT TO EXPECT.

FINDING A NOTARY PUBLIC

LOCATE A LICENSED NOTARY PUBLIC IN YOUR AREA, WHICH CAN BE FOUND AT BANKS, LAW FIRMS, OR MOBILE NOTARY SERVICES. VERIFY THEIR CREDENTIALS BEFORE SCHEDULING AN APPOINTMENT.

PREPARING FOR NOTARIZATION

BRING THE COMPLETED LETTER, ALONG WITH VALID GOVERNMENT-ISSUED IDENTIFICATION FOR ALL SIGNERS. DO NOT SIGN THE LETTER BEFORE MEETING THE NOTARY, AS THEY MUST WITNESS THE SIGNATURE.

NOTARY VERIFICATION AND SIGNATURE

THE NOTARY WILL CONFIRM IDENTITIES, WITNESS THE SIGNING, AND ADD THEIR OFFICIAL SEAL AND SIGNATURE. THEY MAY ASK QUESTIONS TO ENSURE EVERYONE UNDERSTANDS THE DOCUMENT'S CONTENTS.

RECEIVING THE NOTARIZED DOCUMENT

ONCE NOTARIZED, YOU WILL RECEIVE THE ORIGINAL LETTER STAMPED AND SIGNED, WHICH CAN BE SUBMITTED TO AUTHORITIES OR INSTITUTIONS AS REQUIRED.

COMMON MISTAKES TO AVOID

ERRORS IN A NOTARIZED LETTER OF FINANCIAL SUPPORT CAN RESULT IN REJECTION OR DELAYS. AWARENESS OF COMMON MISTAKES CAN HELP YOU AVOID PITFALLS AND ENSURE THE LETTER'S ACCEPTANCE.

- OMITTING REQUIRED DETAILS (NAMES, AMOUNTS, DURATION)
- USING AMBIGUOUS OR VAGUE LANGUAGE
- SIGNING BEFORE MEETING THE NOTARY
- PROVIDING INACCURATE OR OUTDATED INFORMATION
- FAILING TO INCLUDE NOTARY ACKNOWLEDGMENT
- NOT ATTACHING SUPPORTING DOCUMENTS WHEN NECESSARY

SAMPLE FORMAT AND TEMPLATE

BELOW IS A SAMPLE TEMPLATE FOR A NOTARIZED LETTER OF FINANCIAL SUPPORT. CUSTOMIZE IT ACCORDING TO YOUR SITUATION, ENSURING ALL REQUIRED ELEMENTS ARE PRESENT.

[YOUR NAME]

[YOUR ADDRESS]

[CITY, STATE, ZIP CODE]

[DATE]

TO WHOM IT MAY CONCERN,

I, [SPONSOR'S FULL NAME], HEREBY AFFIRM MY COMMITMENT TO PROVIDE FINANCIAL SUPPORT TO [RECIPIENT'S FULL NAME] FOR [PURPOSE: E.G., EDUCATIONAL EXPENSES, LIVING COSTS, IMMIGRATION]. I GUARANTEE SUPPORT IN THE AMOUNT OF [SPECIFY AMOUNT] FOR THE PERIOD OF [DURATION]. THIS FINANCIAL SUPPORT INCLUDES [LIST EXPENSES, SUCH AS TUITION, HOUSING, TRAVEL].

I UNDERSTAND THE RESPONSIBILITIES ASSOCIATED WITH THIS COMMITMENT AND CONFIRM THAT I HAVE ADEQUATE RESOURCES TO FULFILL THIS OBLIGATION.

SIGNATURE: _____

DATE: _____

NOTARY ACKNOWLEDGMENT:

SWORN AND SUBSCRIBED BEFORE ME THIS ____ DAY OF _____, 20__.

NOTARY PUBLIC SIGNATURE: _____

NOTARY SEAL:

EXPERT TIPS FOR EFFECTIVE LETTERS

ENSURING YOUR NOTARIZED LETTER OF FINANCIAL SUPPORT IS EFFECTIVE REQUIRES ATTENTION TO DETAIL AND ADHERENCE TO BEST PRACTICES. CONSIDER THE FOLLOWING EXPERT TIPS:

- BE SPECIFIC ABOUT THE AMOUNT AND DURATION OF SUPPORT
- USE CLEAR AND FORMAL LANGUAGE
- DOUBLE-CHECK ALL PERSONAL AND FINANCIAL INFORMATION
- ATTACH SUPPORTING DOCUMENTS, SUCH AS BANK STATEMENTS OR PROOF OF INCOME
- CONSULT WITH LEGAL OR FINANCIAL PROFESSIONALS IF UNSURE ABOUT REQUIREMENTS
- KEEP A COPY OF THE NOTARIZED LETTER FOR YOUR RECORDS

Q: WHAT IS A NOTARIZED LETTER OF FINANCIAL SUPPORT?

A: A NOTARIZED LETTER OF FINANCIAL SUPPORT IS A FORMAL DOCUMENT IN WHICH AN INDIVIDUAL OR ORGANIZATION DECLARES THEIR COMMITMENT TO PROVIDE FINANCIAL ASSISTANCE TO ANOTHER PERSON. THE LETTER IS SIGNED IN THE PRESENCE OF A NOTARY PUBLIC TO AUTHENTICATE ITS LEGALITY AND THE IDENTITY OF THE SIGNER.

Q: WHY DO IMMIGRATION AUTHORITIES REQUIRE A NOTARIZED FINANCIAL SUPPORT LETTER?

A: IMMIGRATION AUTHORITIES REQUEST A NOTARIZED FINANCIAL SUPPORT LETTER TO ENSURE THAT VISA APPLICANTS HAVE RELIABLE FINANCIAL BACKING AND WILL NOT BECOME A PUBLIC CHARGE. NOTARIZATION ADDS LEGAL CREDIBILITY, DEMONSTRATING THE SPONSOR'S INTENT AND ABILITY TO PROVIDE SUPPORT.

Q: CAN A FAMILY MEMBER WRITE A NOTARIZED LETTER OF FINANCIAL SUPPORT?

A: YES, A FAMILY MEMBER CAN WRITE AND SIGN A NOTARIZED LETTER OF FINANCIAL SUPPORT AS LONG AS THEY HAVE THE FINANCIAL MEANS AND ARE WILLING TO BE LEGALLY RESPONSIBLE FOR THE SUPPORT OUTLINED IN THE LETTER.

Q: WHAT DOCUMENTS SHOULD ACCOMPANY A NOTARIZED FINANCIAL SUPPORT LETTER?

A: SUPPORTING DOCUMENTS MAY INCLUDE BANK STATEMENTS, PROOF OF INCOME, TAX RETURNS, EMPLOYMENT LETTERS, OR OTHER EVIDENCE DEMONSTRATING THE SPONSOR'S FINANCIAL CAPABILITY.

Q: IS NOTARIZATION REQUIRED FOR ALL FINANCIAL SUPPORT LETTERS?

A: NOTARIZATION IS NOT ALWAYS MANDATORY, BUT MANY OFFICIAL INSTITUTIONS, ESPECIALLY IMMIGRATION OFFICES AND UNIVERSITIES, REQUIRE IT TO ENSURE THE AUTHENTICITY AND LEGAL VALIDITY OF THE COMMITMENT.

Q: HOW DO I FIND A NOTARY PUBLIC FOR MY LETTER?

A: YOU CAN FIND A NOTARY PUBLIC AT BANKS, LAW OFFICES, LOCAL GOVERNMENT OFFICES, OR THROUGH MOBILE NOTARY SERVICES. ALWAYS CHECK THEIR CREDENTIALS BEFORE PROCEEDING.

Q: WHAT HAPPENS IF THE LETTER CONTAINS ERRORS OR MISSING INFORMATION?

A: ERRORS OR OMISSIONS IN A NOTARIZED LETTER OF FINANCIAL SUPPORT CAN LEAD TO DELAYS, REJECTION, OR REQUESTS FOR RESUBMISSION. CAREFULLY REVIEW THE LETTER AND ENSURE ALL REQUIRED DETAILS ARE INCLUDED.

Q: CAN I USE A TEMPLATE FOR MY NOTARIZED FINANCIAL SUPPORT LETTER?

A: YES, USING A TEMPLATE IS HELPFUL, BUT YOU MUST CUSTOMIZE IT TO REFLECT YOUR SPECIFIC SITUATION AND ENSURE ALL REQUIRED ELEMENTS ARE PRESENT FOR OFFICIAL ACCEPTANCE.

Q: DOES THE RECIPIENT OF THE SUPPORT NEED TO BE PRESENT DURING NOTARIZATION?

A: TYPICALLY, ONLY THE SPONSOR NEEDS TO BE PRESENT TO SIGN BEFORE THE NOTARY. HOWEVER, SOME SITUATIONS MAY REQUIRE BOTH PARTIES TO BE PRESENT, DEPENDING ON INSTITUTIONAL OR LEGAL REQUIREMENTS.

Q: HOW LONG IS A NOTARIZED LETTER OF FINANCIAL SUPPORT VALID?

A: THE VALIDITY PERIOD DEPENDS ON WHAT IS STATED IN THE LETTER AND THE REQUIREMENTS OF THE REQUESTING INSTITUTION. ALWAYS SPECIFY THE DURATION AND REVIEW GUIDELINES FOR THE APPLICATION PROCESS.

Notarized Letter Of Financial Support

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Notarized Letter of Financial Support: A Comprehensive Guide

Are you sponsoring a loved one's visa application, or perhaps helping a family member cover significant expenses? A notarized letter of financial support might be crucial to their success. This comprehensive guide dives deep into everything you need to know about creating a compelling and legally sound notarized letter of financial support, helping you navigate the process with confidence and ensuring your efforts are effective. We'll cover what it is, why it's needed, what information to include, and how to ensure it stands up to scrutiny from immigration authorities or other relevant bodies.

What is a Notarized Letter of Financial Support?

A notarized letter of financial support is a formal document that legally verifies your ability and commitment to financially support another person. It's a sworn statement, notarized by a public notary, attesting to your financial capacity to meet the sponsored individual's needs. This is more than just a simple letter; the notarization adds a layer of legal weight and trustworthiness. It's frequently required for visa applications (e.g., tourist visas, student visas, spousal visas), immigration processes, and even in some financial situations like securing loans or scholarships.

Why is a Notarized Letter of Financial Support Necessary?

Immigration authorities and other organizations require proof of financial stability to ensure the sponsored individual won't become a burden on the state or institution. A notarized letter provides this crucial evidence. It demonstrates that:

You have sufficient funds: The letter showcases your financial resources to support the sponsored person's living expenses, tuition fees (if applicable), medical costs, and other needs.

You are committed to the support: The formal nature of the notarized letter signifies your serious intent and commitment to provide ongoing financial assistance.

The information is verifiable: The notary public's signature adds a layer of authenticity and allows authorities to verify the information provided in the letter.

What Information Should Be Included in a Notarized Letter of Financial Support?

A strong notarized letter of financial support needs to be comprehensive and unambiguous.

Crucially, it should be tailored to the specific requirements of the receiving organization or embassy. However, generally, it should include:

Essential Information:

Your Full Legal Name and Contact Information: Include your address, phone number, and email address.

The Sponsored Individual's Full Legal Name and Contact Information: Ensure accuracy and consistency with their application documents.

Relationship to the Sponsored Individual: Clearly state your relationship (e.g., parent, sibling, spouse).

Purpose of the Financial Support: Specify the reason for the support (e.g., visa sponsorship, educational expenses, medical treatment).

Amount of Financial Support: Clearly state the amount of financial support you will provide, both monthly and annually, in the relevant currency.

Duration of Financial Support: Indicate the period for which you will provide support (e.g., the duration of the visa, the length of the study program).

Proof of Financial Resources: Include details of your income sources (e.g., salary slips, bank statements, tax returns). Attach copies as supporting documents. These should reflect consistent income exceeding the required financial support amount.

Declaration of Commitment: A clear and concise statement affirming your commitment to providing the financial support.

Date and Signature: Sign and date the letter.

Optional but Helpful Information:

Assets Owned: Listing assets like property or investments can further strengthen your case.

Bank Account Information: Providing bank account details can aid verification.

The Notarization Process: Getting it Legally Verified

Once you've drafted your letter, take it to a notary public. They will verify your identity and your signature. The notary then affixes their official seal and signature to the document, making it legally binding. The fees for notarization vary depending on location.

Mistakes to Avoid When Writing a Notarized Letter of Financial Support

Vagueness: Be precise in your language and figures. Avoid ambiguity.

Inconsistent Information: Ensure all details match other supporting documentation.

Lack of Supporting Evidence: Always include copies of bank statements, tax returns, or paystips.

Missing Notary Seal: The notarization is crucial – don't skip this step.

Conclusion

A meticulously crafted and properly notarized letter of financial support is a critical element in many applications and processes. By following the guidelines outlined above, you can significantly increase the likelihood of a successful outcome, providing the necessary assurance and demonstrating your genuine commitment to financially supporting the sponsored individual. Remember, accuracy, completeness, and proper notarization are key to its effectiveness.

FAQs

1. Can I use a template for a notarized letter of financial support? While templates can be helpful, always personalize the letter to accurately reflect your specific circumstances and avoid generic language.
2. How long should a notarized letter of financial support be? There's no strict length requirement, but aim for clarity and conciseness. A well-structured letter should be around one to two pages, excluding supporting documentation.
3. What happens if my financial situation changes after submitting the letter? You should immediately notify the relevant authority of any significant changes to your financial situation that could affect your ability to provide the promised support.
4. Are there specific requirements for formatting the letter? While there's no universal standard, using a professional and formal tone, clear headings, and easy-to-read formatting is recommended.
5. Can I use an online notary service for notarization? Yes, many online notary services are available, but ensure the service is legitimate and complies with all relevant legal requirements in your

jurisdiction.

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1999 This work examines how mainland Chinese refugees (MCRs) under diaspora conditions, identify themselves and adapt to their new environment in Canada. It probes how MCRs draw upon and reflect transnational social fields or imagined communities.

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notarized letter of financial support: All I Wanted Was an Education Omoviekovwa A. Nakireru, 1999-12 Some American children do not realize how blessed they are to have so many educational choices. There are more than 3,000 universities and colleges in the United States offering every subject from Architecture to Zoology. An average American student needs only the will to study and the zeal to accomplish and the sky is the limit. Some students do not explore the educational opportunities presented to them. They let the pressures of educational demands overwhelm them and many drop out of school for personal reasons. For many foreign students like me, the choices are limited and the road to success ranges from slim to none. The obstacles are many and strenuous and they include; financial problems, home sickness, culture shock, weather adjustment, Immigration Department concerns, loneliness and the list goes on. In the mist of these problems quitting is not an option. There are two goals, the will to survive and succeed because this opportunity may not be available again. My story is based on the “will” to survive and accomplish a dream. How did I survive? Find out when you read, All I wanted was an Education; the Epic of a foreign Student.

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can stay in Korea and extend up to 90 days with a visiting visa only CHAP 2: Korean Education and what you should know before applying to come to Korea CHAP 3: What you need to know about Korean Language and TOPIK Test CHAP 4: How is accommodation in Korea monthly cost and know if you should choose to live in the dormitory or rent your own house CHAP 5: How to find universities that have the Major that you want to study and a method you can use to find the right Major for you CHAP 6: How much does it cost to study in Korea (average tuition, living cost, and how you can do a Part-time job while studying) CHAP 7: How to apply to a Korean University step by step, learn how to send the first email to the school, applications, personal statement including other needed documents CHAP 8: Visa application at a Korean Embassy, learn how to find the contact information of the Korean Embassy in your country and know all the documents that the Embassy request CHAP 9: list of 16 cheapest Universities in Korea that you can even apply to immediately CHAP 10: Korean Universities with the Highest acceptance, for you to try your chance and apply before it is late CHAP 11: 20 available scholarships for Foreign Students that can make you come and study in Korea for free

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countries would be mired in poverty. Yet somehow much of Europe managed to grow rich long before the diffusion of banks. Dark Matter Credit draws on centuries of cleverly collected loan data from France to reveal how credit abounded well before banks opened their doors. This incisive book shows how a vast system of shadow credit enabled nearly a third of French families to borrow in 1740, and by 1840 funded as much mortgage debt as the American banking system of the 1950s. Dark Matter Credit traces how this extensive private network outcompeted banks and thrived prior to World War I—not just in France but in Britain, Germany, and the United States—until killed off by government intervention after 1918. Overturning common assumptions about banks and economic growth, the book paints a revealing picture of an until-now hidden market of thousands of peer-to-peer loans made possible by a network of brokers who matched lenders with borrowers and certified the borrowers' creditworthiness. A major work of scholarship, Dark Matter Credit challenges widespread misperceptions about French economic history, such as the notion that banks proliferated slowly, and the idea that financial innovation was hobbled by French law. By documenting how intermediaries in the shadow credit market devised effective financial instruments, this compelling book provides new insights into how countries can develop and thrive today.

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of extreme hardship. * Citations throughout the book, and collection in the extensive CD-ROM Appendix, to primary source materials and the most useful Internet site URLs with explanation of the increasingly helpful free databases and tools available through each one. • Internet Links: Constantly increased and updated links to government web sites containing current contact information, forms, primary law sources of all types, case status information, and processing and substantive guides--all referenced by pinpoint citations in the text. See Chapter 5 explaining sources of law, Appendix C and D-1 showing web links, and the CD-ROM in the back cover providing one-click access! Readers are strongly encouraged to review and use the CD-ROM and to consider saving Appendix C, D-1, and E-1 into their hard drives or saving the links to their internet browser favorites or bookmarks for ready reference all the time. • Upgraded removal-related treatment: significant improvements to Chapters 10, 11, and 16 by attorney who has worked for immigration courts several years. • Supreme Court decisions: effects of limited marijuana distribution offense as aggravated felony (§ 10-6(b)(1)(vi)); tax offenses as aggravated felonies (§ 10-6(b)(1)(vi)); rejection of comparable grounds rule for 212(c) eligibility (§ 10-6(b)(1)(vii)); modified categorical approach applies only to divisible statutes (§ 10-6(b)(2)(i)); non-retroactivity of Padilla decision (§ 10-6(b)(2)(vi)); rejection of the statutory counterpart rule for § 212(c) waivers (§ 11-5(f)); invalidation of the Defense of Marriage Act § 14-7(a)(2)(i); non-imputation to child of firm resettlement of parents (§ 16-4(c)). • Lower federal court decisions: concerning such issues as: recognizing a beneficiary to have standing to challenge a USCIS petition denial (§ 2-2(a)(1)(I)); reviewability of good moral character determinations and other (§ 2-2(a)(1)(I)); court order of USCIS to speed up FOIA certain responses (§ 4-2); CBP FOIA process (§ 4-2); DOL case disclosure data (§ 4-5); need to exhaust remedies under DHS TRIP to challenge inclusion on watch list (§ 10-3); CIMT crime determinations (§ 10-6(b)(1)(iii)); effect of a single firearm sale (§ 10-6(b)(1)(vi)); 212(h) waiver eligibility in regard to post-entry adjustment but not as to stand alone request (§ 10-6(b)(3)); interference with police helicopter using laser light as CIMT (§ 10-6(c)); whether post-entry adjustment is an admission for § 212(h) waivers (§ 10-6(b)(3)); whether there is an involuntariness or duress exception to the terrorism support bar (§ 10-6(c)); enforcement of I-864 financial support obligations (§ 10-6(d)(2)); mandatory bond hearing after six months of detention (§ 11-3(f)); ICE detainers found to lack authority (§ 11-3(g)); representation in immigration court at government expense for aliens with serious mental disabilities (§ 11-4(g)); stop-time and petty offense exceptions relating to cancellation of removal (§ 11-5(f)); revelation of the BIA's erroneous reliance for decades on nonexistent provisions of Mexican Constitution affecting legitimation issues (§ 12-3(d)(3)); rejection of BIA's rule against nunc pro tunc adoption orders (§ 14-7(b)(3)); invalidation of FSBPT efforts to restrict applicants from certain countries to sit for physical therapy exams (§ 15-2(c)(2)); use of impeachment evidence only to terminate asylum (16-2(b)); asylum claims of German homeschoolers, and mixed motive cases (§ 16-4(a)(3)); social group asylum claims (§ 16-4(a)(3)); expansive implications of inconsistencies in testimony (§ 16-4(a)(4)); particularly serious crimes barring asylum claims (§ 16-4(c)); special asylum procedures for unaccompanied children (§ 16-4(c)); adjustment eligibility of alien who entered without inspection and then obtained TPS (§ 16-7(a)(6)); eligibility of after-acquired spouse under Cuban Adjustment Act (§ 16-7(e)); preempted state law provisions aimed at aliens, employers, and landlords (§ 19-4(l)(3)). • BIA decisions on such issues as: what constitutes a drug trafficking crime (§ 10-6(b)(1)(iv)); implications of child pornography conviction (§ 10-6(b)(1)(vi)); possession of ammunition by a convicted felon (§ 10-6(b)(1)(vi)); availability of stand-alone § 212(h) waiver without adjustment application (§ 10-6(b)(3)); service of NTA on a minor (§ 11-3(b)); service of NTA and other safeguards for aliens with serious mental conditions (§ 11-4(g)); approval of administrative closure of removal cases (§ 11-5(d)); termination of asylum, then removal and relief in proceedings (§16-2(b)); relocation issues in asylum claims (§ 16-4(a)(3)). • Regulations, government policy memorandums, other decisions, and government web site enhancements concerning such matters as: differing government renderings of single name for certain persons (§ 1-6(a)(3)); USCIS refusal to accept stamped signatures for attorneys on G-28 (§1-6(a)(3)); USCIS use of bar codes for forms, and danger of making marginal notes on forms

(§1-6(a)(3)); USCIS use of customer-completed e-Request Service inquiries (§ 2-2(a)(1)(F)); movement of all visa processing to the electronic CEAC system (§ 2-3(a)); replacement of the CBP Inspectors Field Manual with the Officer's Reference Tool and the beginning effort to replace the USCIS Adjudicators Field Manual with the online Policy Manual (§ 5-4); replacement of the paper I-94 card for air and sea entries with an automated online I-94 record (§ 7-4(b) and other sections); new section on Other Redress for Adverse Results (on visas and admissions, § 7-4(c)(14)); the radical implications of Matter of Arrabally and Yerrabelly concerning the effects of departure under advance parole (§§ 8-7(d)(2)(i) and 10-6(f)); modernization of the immigrant visa process (§ 8-8); new Provisional Unlawful Presence Waivers within the U.S. using Form I-601A (§ 10-6(f)); exception to false claim to U.S. citizenship inadmissibility if claim made before individual was age 18 (§ 10-6(g)); EOIR Online representative registration system (§ 11-3(e)); ICE Parental Interests Directive and ICE eBOND online bonding process (§ 11-3(f)); ICE non-renewal of 287(f) agreements (§ 11-3(g)); Deferred Action for Childhood Arrivals (§ 11-3(h)(3)); ICE recognition and implementation of statute allowing post-removal challenges (§11-8(b)); new USCIS Policy Manual provisions on naturalization eligibility and process, including residence, selective service, § 319(b) special rules, and other issues, and new N-400 form and instructions (Chapter 12); Government-side implementation of the Supreme Court's recognition of same-sex marriage (various chapters); exceptional circumstances allowing foreign-country filing of I-130 petitions where no USCIS office is located (§ 14-5(a)); implications of a withdrawn I-140 (§ 15-1(h)); various policy developments concerning EB-5 investors (§ 15-2(f)); numerous BALCA cases and DOL positions affecting the PERM labor certification process and the publication of data about applications (§ 15-3); updated Affirmative Asylum Procedures Manual (§ 16-3(a)); USCIS memo on exceptional circumstances for failure to appear at asylum interview (§ 16-3(a)(1)(iii)); litigation settlement agreements to share asylum officer interview notes in FOIA (§ 16-3(a)(2)), concerning asylum applicant work authorization process and Clock (§ 16-3(c)), and failure to appear at I-730 interview (§ 16-3(f)); bundling of related L-1 petitions (§ 17-3(b)(4)(i)); presumed L-1 visa validity for maximum reciprocity duration but sometimes more limited stays from CBP (§ 17-3(b)(7)); filing I-129 petition for Canadian TN, and duration of Mexican TN separate from visa validity (§ 17-4(c)(2)(ii)); H-1B and H-2A flip-flopping administrative and congressional positions (§ 17-4(d) and 17-5(e)(1)); B-1 in lieu of H in effect but under review (§ 18-3(1)(2)(B)); accreditation requirements for F-1 language training programs (§ 18-4(d)(1)); cessation of CBP stamping of I-20 forms (§ 18-4(d)(3)); use of electronic ELIS system for certain changes of status (§ 18-4(d)(4)); new cap gap and STEM OPT extension policies (§ 18-4(d)(9)(iii)); possible need for separate waivers for different J experiences subject to § 212(e) (§ 18-5(b)(2)(ix)); revisions to M-274 Handbook for Employers for I-9, USCIS I-9 Central web site, and IRS tightening of ITIN application process (§ 19-4(b)); ICE policies about auditing electronically generated I-9 forms (§ 19-4(h)); OCAHO reductions of ICE I-9 fines on employers (§ 19-4(j)); ICE definition of technical and procedural errors subject to correction under good faith rules (§ 19-4(j)); USCIS revision of E-Verify MOU and new notice to workers about TNC resolution, expansion of E-Verify photo tool, and lock out of suspect SSNs from E-Verify (§ 19-4(l)(1)).

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