

International Student Financial Statement (ISFS)

International Student Financial Statement (ISFS) Instructions

Before international students can enter the United States to begin study or transfer F-1 or J-1 status from another United States school, they must obtain a certificate of eligibility (Form I-20 or Form DS-2019). In order to be issued a certificate of eligibility, you are required to submit this International Student Financial Statement (ISFS) and supporting documentation, showing that you have sufficient funding for at least one year of full-time graduate study at Binghamton University. The certificate of eligibility will reflect all sources of funding available, including department or program awards (if any).

All questions on the form must be answered, and the form must be signed.

If you are seeking financial support from your department or program, please note that providing proof of your own funds will not deter your department or program from offering funding. Graduate funding does not depend on a student's financial need. Assistantships are awarded competitively to the most academically qualified students.

Guidelines for Certifying Finances

- All ISFS forms, bank statements, letters, and other documents must be dated within one year of the month of expected admission. For example, if you plan to begin study on August 26, 2026, your documents must be dated after August 26, 2025. If you change your semester of admission, you may need to supply updated documents.
- All documents must be official, original, and signed by the appropriate parties. Photocopies cannot be accepted. Provide English translations as necessary.
- Funds should be equated to U.S. dollars.
- Funds should be cash assets, such as: Cash in a savings account, Stocks, Bonds, Short-term annuities or certificates of deposit with expiration date indicated.
- Cash assets must be verified by submitting statements or letters showing specific amounts.

Guidelines for Documents

- **Personal funds/savings:** Official bank statement(s) on bank letterhead with stamp/seal.
- **Family/relative/sponsor funds/savings:** Official bank statement(s) on bank letterhead with stamp/seal. The ISFS form must include signatures of all individuals on the account(s).
- **Government/university funds/scholarships/loans:** Official award/approval letter(s) from the institution(s) providing the funds/scholarships/loans. The letter(s) must contain:
 - Your name
 - Your degree level
 - Your major field of study
 - The name of the institution(s) to which the award is applicable
 - The amount of the award and the amount available for each year of study
 - The duration of the award (including beginning and ending dates)
- Note: Binghamton University reserves the right to require additional documentation if your country imposes currency exchange restrictions or other obstacles to the transfer of funds. You will be notified of any such requirements after your application is evaluated.

Estimated Costs: Amount to Certify in U.S. Dollars (Fall 2026-Spring 2027)*

Summer Start Business Administration (MBA): \$63,600
Spring/Fall Start Business Administration (MBA): \$49,600
Speech Language Pathology: \$55,600
PharmD: \$61,500
Physical Therapy (DPT): \$65,300

Occupational Therapy: \$67,700
All other graduate programs: \$50,000
All other graduate PHD programs and have earned a Master's degree: \$43,200

Some departments and programs provide funding offers that are less than the estimated costs of attendance used for immigration purposes. In this case, you are required to certify the difference. For example, if you are offered an assistantship equaling \$36,000, and the estimated cost is \$50,000, you must submit proof of at least \$14,000. Add \$6,000 for a dependent spouse and \$4,000 for each dependent child. For example, if your estimated cost is \$50,000 and if you will bring your spouse as a dependent, you need to show proof of at least \$56,000.

**These amounts reflect current tuition rates, fees, and estimated living expenses. All costs are subject to change each year. In the event of an increase in tuition rates and/or fees, you are responsible for making payment arrangements for the increased amounts. If possible, document 10% -15% more funds than the minimum required.*

If you fall under the 'All other graduate PHD programs' and have earned a master's degree, please upload a copy of your transcript that includes your degree conferral date. If your transcript does not include your degree conferral, please provide a copy of your diploma, degree or provisional certificate.

International Student Financial Statement (ISFS)

Part I

Name: _____ Date of Birth: _____
Last First Middle Initial

Intended Program: _____ Intended Degree: _____

City of Birth: _____

Part II

Do you plan to bring any dependents with you (please circle one)? Yes No

If yes, complete Part II. If no, skip to Part III. Please provide the requested information about all dependents. If you have more than two dependents, please attach an additional sheet with the requested information in the format below. If a dependent already has a passport, please provide a copy of the identification page of the passport with this form.

Name: _____ Date of Birth: _____ Sex: _____
Last First Middle Initial

City of Birth: _____ Country of Birth: _____ Country of Citizenship: _____ Relationship: _____

Name: _____ Date of Birth: _____ Sex: _____
Last First Middle Initial

City of Birth: _____ Country of Birth: _____ Country of Citizenship: _____ Relationship: _____

Part III

Indicate the source(s) of your funds by writing the funding (in U.S. Dollars) source's amount on the corresponding line. Write the total amount of available funding on the total line. Please refer to the Estimated Cost: **Amount to Certify in U.S. Dollars (Fall 2026-Spring 2027)*** to determine how much you will need to certify for your specific program.

Funds in U.S. Dollars

Personal funds/ savings:

Official bank statement(s) on bank letterhead with stamp/seal required _____

Family/relative/sponsor funds/savings

Official bank statement(s) on bank letterhead with stamp/seal required

Signatures of all individuals on the account(s) required in Part IVB below _____

Government/university funds/scholarships/loans

Official award/approval letter(s) required _____

Other funds

Official bank statement(s) on bank letterhead with stamp/seal and sworn affidavit required _____

Total _____

Part IV

A. Applicant Certification. I certify that the information on this form is complete and accurate to the best of my knowledge. I am aware that any false or misleading statements will result in denial of my admission to Binghamton University or in cancellation of my registration following my enrollment.

Applicant Signature: _____ **Date:** _____

B. Sponsor Certification. I (we), the undersigned, certify that I (we) have agreed to provide the funds indicated above to the student above for the purpose of full-time graduate study at Binghamton University. I am (we are) submitting official bank statements indicating the availability of these funds. If there are more than two sponsors, please attach an additional sheet with the requested information in the format below.

Sponsor Name: _____ Relationship to Applicant: _____

Sponsor Signature: _____ Date: _____

Sponsor Name: _____ Relationship to Applicant: _____

Sponsor Signature: _____ Date: _____