## ****Severe 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).  This authorization may provide real help in difficult circumstances by allowing you to supplement your income; however, it will enable you to earn enough for the cost of full-time course of study required.  It should not be considered as a solution for serious financial difficulties.

Only unforeseen problems can be the basis for hardship employment since it is required to demonstrate that financial resources are available to study before they obtain an I-20 and enter the US in F-1 status.

Off-campus employment is a case-by-case exception to show that new, unexpected circumstances beyond the student’s control have created severe economic hardship. These may include:

* Loss of financial aid or [on-campus employment](http://www.ice.gov/sevis/employment/faq_f_on1.htm) – if it is not the student’s fault;
* Large increases in tuition or living costs
* Substantial fluctuations in the value of currency exchange rates that the student depends upon to pay expenses;
* Unexpected changes in the financial conditions of the student sources of financial support;
* Unexpectedly large medical bills not covered by insurance; or
* Other substantial, unexpected expenses

**Conditions and Restrictions of Employment**

If USCIS authorizes your hardship employment application, you will receive an Employment Authorization Document (EAD) card granting 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 begin 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
* Approval for off-campus employment is good for one year. If the F 1 student needs to continue working off-campus, he or she must reapply

**Eligibility**

To qualify for economic hardship employment, you are required to meet the following conditions:

* Be a full-time student in good standing and have been in valid F-1 status for at least one full academic year.
* Able to document the circumstances which led to your economic situation were unexpected and beyond your control.
* Capable of continuing full-time studies and maintaining F-1 status while engaged in economic hardship work permission.
* Unable to get on-campus employment or the pay from available on-campus employment must be insufficient to meet the student’s financial needs.
* Show that working will not adversely impact your ability to attend school full-time and maintain their academic standing;

**To Apply**

The F 1 student must file a [I-765](http://www.uscis.gov/portal/site/uscis/menuitem.5af9bb95919f35e66f614176543f6d1a/?vgnextoid=73ddd59cb7a5d010VgnVCM10000048f3d6a1RCRD&vgnextchannel=db029c7755cb9010VgnVCM10000045f3d6a1RCRD) form and pay a fee to USCIS. This should be done within 30 days of the day you endorse the I-20.

1. Meet with a PDSO advisor 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 advisor will request a updated I-20 with a recommendation for economic hardship.

1. Meet with a PDSO to have your application materials reviewed. Once your application is complete and has been reviewed, mail it to USCIS.