



2026 INTERNATIONAL APPLICANT FINANCIAL FORM

Biomaterials MS / Oral Sciences MS / Oral Biology PhD

International applicants must affirm that they are responsible for paying all tuition, fees, and living expenses for the entire period of the intended study program. Applicants must document the full cost of only the first year of study before the university can issue a Certificate of Visa Eligibility (Form I-20 or DS-2019). Applicants must document financial support equal to or greater than the amounts indicated below (one year of study).

Estimated Budget

TUITION & FEES	\$32,300
LIVING EXPENSES	<u>\$24,900</u>
ESTIMATED TOTAL (per year of study)	\$57,200

Costs are estimated based on 2025-26 tuition, fees, books and supplies, transportation and personal costs that vary by student. Total costs typically increase 5% to 8% annually.

Dependent Support (if applicable):

An F-1 student wishing to have their spouse and/or children accompany them must document additional living expenses in the following amounts for each family member.

Spouse:	\$8,400
Child:	\$6,300 (each)

Source of Funding

Applicants are responsible for all costs of attending the university. If you submit financial documents not accepted by the university, or documents showing insufficient funding, your I-20/DS-2019 request will be denied. Please review the information on the next page carefully. To prevent delays, please submit concise, easy to understand documents that meet the standards below.

Applicant Verification

I, _____ hereby affirm that I understand the information provided on this form. I verify that I have the financial support necessary to cover the cost of tuition, fees, and living expenses incurred during my entire course of study. I am fully aware that any false or misleading statement will result in the automatic denial of admission.

Acceptable Forms of Financial Documentation

- Must be printed on **official letterhead**.
- Must show **liquid assets** that can be readily converted into cash if needed.
- Must be dated within **one year** of the anticipated date the student will commence studies.
- Must be written **in English** or accompanied by official translation.
- Must clearly state the **currency** of funds.
- Must clearly state the **name** of the account holder/recipient.
- Must be **clear** photocopies.
- Documents submitted become the property of UB.

Bank Letters/Bank Statements	• Must include total available balance (detailed transaction history not required). • Specifies type of account (i.e. checking, savings, fixed deposit, certificate of deposit) • Maturity date must be before the start of the semester, if applicable
Scholarship/Assistantship Letters	• Must clearly state what the scholarship includes, such as tuition, fees and health insurance. • If includes a stipend, it must state the dollar amount.
Loan Letters/Lines of Credit	• Loans must be fully sanctioned (approved). Conditionally approved or In-Principle Loans will not be accepted as proof of funds. • Must clearly state the total approved amount/borrowing limit.
Retirement/Provident Funds	• Must be accompanied by an official document which specifies that the funds are liquefiable and the amount of money that is immediately accessible. • Must clearly state the amount that can be withdrawn before the start date of classes. Just showing a total available balance is not sufficient.
Government Funding	• Must be printed on official letterhead and signed by an appropriate government officer. • Evidence of support should detail the purpose of the support, amount of support, and specify the period during which the support will be available.
Company Funding	• The financial support will come from the company and not a specific person associated with the company. • Must be accompanied by a letter on company letterhead that is endorsed by the company official with financial authority. The letter must include: ○ the full name of student ○ the amount and duration of sponsorship ○ the name of University at Buffalo as the institution to which the award is applicable.

NOT Acceptable Documentation

- Letters of Employment/Salary Statements
- Credit Card Statements
- Insurance Policy Statements
- Tax Return Statements
- Trust Funds
- Mutual Funds
- Stock Market Statements
- Valuation Statements (Jewelry, Gold, Property)
- Chartered Account Statements
- Cryptocurrency (Bitcoin, etc.)