Article

Navigating Borders: How International Students Experience and Respond to Institutional, Financial, and Immigration Systems in U.S. Higher Education

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ABSTRACT: *This study examines how former F-1 visa international students experience and navigate institutional, financial, and immigration systems in U.S. higher education. Using a transformative paradigm and critical policy analysis, this research focuses on graduates from a private performing arts college. It investigates how they perceive the overlapping challenges of tuition and living costs, visa rules, institutional advice, and a sense of belonging. The data sources include semistructured interviews with international graduates, institutional documents, and researcher reflexive journals.*
The findings highlight ongoing financial struggles, restrictive immigration laws, and inconsistent institutional support, alongside strong peer networks of care and resilience. The participants described balancing the benefits of U.S. education with the emotional and financial costs of maintaining legal status and funding their studies. The study expands existing research by focusing on international students' stories as a form of policy insight and by demonstrating how they interpret and respond to institutional decisions that affect their lives. The implications emphasize the need for institutions to reinvest international tuition revenue into direct support services, align advising and financial structures, and advocate for more fair immigration and funding policies that support international students' persistence, well-being, and sense of belonging.

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INTRODUCTION

Across the United States, international students face many challenges, including complex legal requirements, significant financial burdens, and the need to adapt to unfamiliar institutional and cultural settings as they pursue higher education. Although international students are often rhetorically recognized as contributors to campus diversity and global engagement, the systems they face frequently create instability, exclusion, and precarity (Menjívar & Abrego, 2012; Patel, 2021; Marginson, 2014). Immigration laws, funding for higher education, and institutional policies all influence international students' access to education, their sense of safety, and their long-term opportunities. Recent research in the *Journal of International Students* has highlighted how belonging is crucial to international students' well-being and academic achievement, yet it is unevenly supported across different institutional contexts (García et al., 2019; Rivas et al., 2019).

Student visa rules, tuition policies, and institutional decisions are interconnected. Instead of functioning separately, they influence students' daily lives, where maintaining good academic standing, complying with laws, and funding education are essential, especially given limited work options. For many international students, earning a U.S. degree often involves ongoing financial pressure, complex dealings with college offices, and ongoing uncertainty about their futures (Andrade, 2006; Bailey & Yin, 2021; Thompson, 2023).

Research emphasizes discrimination, isolation, and bureaucratic challenges that extend beyond the classroom and impact international students' academic success, mental health, and long-term goals (Lee & Rice, 2007; Suspitsyna & Shalka, 2019; Fennell, 2020; Elturki et al., 2019). However, studies often treat policy and finance as external structures rather than exploring how students themselves interpret and navigate them, especially in specialized settings such as private performing arts colleges. There is a need for research that focuses on international students' personal stories as they navigate these systems over time. This single-site focus is analytically valuable because private, tuition dependent, specialized institutions intensify the very policy intersections that this study examines. In performing arts training, program intensity, time demands, and

cohort-based cultures can reduce flexibility in course loads, employment, and institutional navigation, making immigration compliance and financial management more consequential in daily life. Theoretically, this context clarifies how institutional policies and informal administrative practices mediate federal immigration rules and financial structures, helping illuminate how "belonging," persistence, and opportunity are shaped as policy effects rather than only interpersonal outcomes. Empirically, it offers a close view of how international students experience higher education when tuition dependence and professional uncertainty are central features of the institutional model. This study addresses this need by exploring how former F-1 visa holders- international students who graduated from a private performing arts college in the United States experience and respond to intersecting institutional, financial, and immigration systems. Instead of focusing only on enrollment trends or institutional metrics, the study emphasizes students' stories to understand how policy and institutional decisions are experienced and felt. Guided by a transformative framework and critical policy analysis, this study examines how international graduates describe their journeys, interpret support and exclusion, and navigate in a setting of limited options and constant vigilance.

In this article, "international students" are defined as students who cross a national border to pursue higher education and are enrolled in a program in a country where they were not previously residents, typically on a student visa such as the F-1 in the United States (Institute of International Education [IIE], 2023; OECD, 2024). International student mobility has continued to grow over the past few decades. Globally, an estimated 6.9 million international students were enrolled in tertiary education in 2022, more than the number tripling from 2000. In the United States, recent Open Doors data indicate that approximately one million international students are enrolled across U.S. higher education institutions each year, making the U.S. one of the top destinations worldwide. By examining these narratives, the study aims to highlight the gap between institutional narratives of "global diversity" and the actual experiences of international students and to identify leverage points for institutional reform and broader policy change.

METHODS

Research Design

This qualitative study adopts a narrative approach grounded in a transformative paradigm to explore how former F-1 visa holders- international students experience and interpret institutional, financial, and immigration systems in U.S. higher education. A narrative design is particularly effective at capturing how participants understand events over time and how they link policies and institutional decisions to their own histories and futures (Merriam & Tisdell, 2016; Seidman, 2013). A transformative paradigm focuses on giving voice to individuals who have been historically marginalized in policy and institutional

decision-making and aims to produce knowledge that can promote more equitable practices (Mertens, 2012; Diem & Young, 2015; Merriam & Tisdell, 2016).

Critical policy analysis provides a conceptual lens for the study, viewing policies not as neutral texts but as political, value-driven practices that influence and are shaped by lived experiences (Diem & Young, 2015). This framework helps examine how international students understand the policies and institutional structures that govern their enrollment, finances, and legal status and how they respond to them.

Site and Participants

The study examines international students who attended and graduated from a private performing arts college in the United States (hereafter referred to as "the institution" to protect anonymity in publication). The institution recruits students worldwide and positions itself as a global center for performing arts education. International students at this institution must manage the combined demands of rigorous performance programs, high tuition and living expenses, and maintaining F-1 visa status. This institution was chosen because it exemplifies a tuition-dependent, specialized college model where international student enrollment can be quite significant, and students face tightly structured programs with limited flexibility. These conditions reveal how immigration compliance, tuition financing, and institutional advice interact in practice. Although the study focuses on a single setting, the goal is transferability rather than representativeness: the mechanisms identified here (e.g., administrative discretion, uneven advising, compliance burden-shifting, and the use of peer networks as "shadow infrastructure") may help understand international student experiences in other specialized or tuition-dependent environments, such as conservatories, arts colleges, and other private institutions with high-cost structures and limited employment options. The participants were former international students who had completed their degrees at the institution while on F-1 visas. The inclusion criteria for participants were as follows: (a) studied on an F-1 visa at the institution and (b) finished their program of study there. This ensures that participants can reflect on their entire academic journey and the transition out of student status.

The sample included graduates with diverse racial and ethnic identities, genders, and postgraduate paths. Some participants stayed in the United States on Optional Practical Training (OPT), some returned to their home countries, and others later changed their immigration status. Pseudonyms are used throughout to ensure confidentiality.

A total of ten (N = 10) former international students participated in the study. All participants had completed their programs while on F-1 visas and came from diverse regions, including Latin America, Asia, Africa, Europe, and the Middle East. Participants were recruited through professional networks, alumni referrals, and direct outreach via email and social media. Each participant completed one semistructured interview lasting 60–90 minutes, which was conducted via Zoom between January and March 2024. This sample size offered enough depth for narrative analysis while enabling detailed exploration of

individual trajectories. Given the qualitative narrative design of this study, statistical power, confidence intervals, and effect sizes are not applicable.

Data collection

Data were collected through semistructured interviews, institutional documents, and the researcher's reflexive journal. Semistructured interviews allowed participants to describe their experiences navigating institutional offices, financial obligations, and immigration processes in their own words while still addressing key areas of interest identified in the literature and conceptual framework (Merriam & Tisdell, 2016; Seidman, 2013). The interviews prompted the participants to discuss their reasons for choosing to study in the U.S. and select a performing arts school; interactions with institutional offices and advisors; strategies for managing tuition, housing, and other financial responsibilities under F-1 restrictions; experiences with visas and immigration paperwork; moments of inclusion, exclusion, and belonging; and reflections on how these experiences shaped their educational and postgraduate journeys. Institutional documents, including policy statements, financial aid materials, and website information aimed at current and prospective international students, were collected to provide context for the formal narratives the institution presents about support, expectations, and opportunities. These documents help clarify how the institution positions international students and what kinds of information and promises are emphasized.

The researcher's reflexive journal recorded observations, analytic memos, and reflections on positionality throughout the research process. This journaling practice helped maintain awareness of the researcher's assumptions, emotional responses, and interpretive choices.

Data Analysis

The data analysis used a thematic approach guided by the conceptual framework. The interview transcripts were transcribed and read multiple times to become familiar with the participants' narratives. Initial codes were generated inductively from the data, capturing recurring ideas related to institutional support, financial stress, immigration status, and belonging (Braun & Clarke, 2006). These codes were then refined and grouped into broader themes that span participants' stories. Institutional documents were analyzed to understand how the institution described its international programs, support services, and expectations and to compare these descriptions with participants' accounts. Reflexive journal entries were reviewed alongside the data to track how the researcher's thinking developed over time and how interpretive decisions were made.

Throughout the analysis, focus was given to the interaction between microlevel experiences and macrolevel systems, aligning with critical policy analysis. To support transferability, analytic memos tracked how themes reflected institutional mechanisms (implementation, discretion, communication practices, and resource allocation) that could plausibly operate in other tuition-dependent or

specialized institutions. Themes were seen not only as patterns in individual stories but also as reflections of how policies, financial structures, and institutional choices influenced students' lives.

Positionality and Trustworthiness

The researcher has a background as an educator and administrator with extensive experience working with international students at the institution. This background provided access, contextual knowledge, and a built-in sense of responsibility for the students' well-being. At the same time, it also introduced potential biases, such as a tendency to relate to students' struggles and to critique institutional practices. Trustworthiness was maintained through various strategies. Reflexive journaling helped the researcher identify and examine their assumptions and emotional responses. Triangulation across interviews, institutional documents, and reflexive notes enabled cross-checking of interpretations. Detailed descriptions of context, participants, and themes are provided so that readers can assess transferability by mapping this case onto comparable institutional conditions (e.g., tuition dependence, specialized program intensity, limited student work flexibility, and high-stakes immigration compliance). Whenever possible, participants were given opportunities to clarify or confirm how their experiences were represented. The goal was not neutrality but transparency and consistency in how the study moved from data to findings.

This study received approval from the University of Southern California Institutional Review Board. All participants provided informed consent and were assigned pseudonyms. Audio recordings and transcripts were stored on a secure, password-protected server, and all identifying details were removed during transcription.

AI Tool Usage and Author Responsibility

I used generative AI tools (e.g., Grammarly and ChatGPT) to support brainstorming, organization, and language refinement. All academic content, citations, and interpretations were created and verified following COPE guidelines and the *Journal of International Students* policy.

FINDINGS

The purpose of this study was to examine how former F-1 visa international students experienced and navigated institutional, financial, and immigration systems in U.S. higher education and how these systems intersected in their lives. Four interconnected themes emerged from the analysis: (1) negotiating between campus and home, (2) managing identity and differences in academic settings, (3) coping with financial insecurity and visa restrictions, and (4) facing unequal institutional support while building peer-based networks of care. Consistent with Critical Policy Analysis, these themes are presented not only as "experiences" but also as evidence of how policy operates through everyday institutional practices,

administrative discretion, and unequal distribution of risk, recognition, and opportunity.

Analytical note (Critical Policy Analysis perspective). Across themes, participants' narratives provide *policy insight* by illustrating where policies are experienced, how they are interpreted, and how institutional practices turn formal rules into lived realities. Their stories also act as a *policy critique*, exposing recurring patterns of conditional inclusion, inconsistent enforcement, and the shifting of compliance burdens onto students, especially when immigration status, finances, and institutional decision-making intersect.

Theme 1: Negotiating Belonging between Campus and Home

The participants described an ongoing negotiation of belonging that involved balancing efforts to integrate into campus culture with the need to stay connected to home. Peer relationships and social networks play a vital role in fostering a sense of community. International students often lived together, cooked familiar foods, and shared conversations in their native languages. These everyday activities help reduce loneliness and culture shock and enable students to express emotions without fear of judgment.

The participants reported that formal institutional events sometimes centered on holidays and traditions that were unfamiliar with or excluded. As one participant explained, "Events for the holidays… would make such a difference." Other participants voiced a desire for programming that highlighted a wider range of cultural backgrounds and created more genuine spaces of welcome. Some suggested that events featuring food, music, or celebrations from students' home countries would help them "not feel less at home" and demonstrate that their cultures are valued on campus. In this context, belonging seems to be a dynamic, negotiated process rather than a fixed status.

In critical policy analysis terms, this theme shows that "belonging" is not only interpersonal; it is also produced by institutional choices about which cultures are recognized as normative, which are treated as "add-ons," and which are invisibilized. The participants call for a cultural programming function as a critique of symbolic inclusion: the institution's approach can unintentionally center dominant traditions while placing the burden of adaptation on international students.

Theme 2: Navigating Identity and Differences in Academic Spaces

Academic spaces were described as environments of both support and exclusion. The participants shared moments when faculty recognized their talents, encouraged their artistic growth, and made room for their perspectives in the classroom. These experiences boosted their confidence and reinforced their sense of legitimacy as performers and scholars.

However, participants also described being stereotyped, underestimated, or seen as representatives of an entire country or region. Some reported that peers or faculty made assumptions about their language skills, cultural practices, or

political beliefs. One participant reflected, "The moment a teacher accepts subpar work… that's when we get left behind." Others experienced comments that differentiated them from undocumented immigrants or other groups, framing them as "the good ones," as one participant recalled, whose presence was more acceptable. These interactions reinforced a conditional sense of acceptance and highlighted how race, nationality, and legal status influenced how students were perceived.

Negotiating these dynamics required participants to constantly assess how much of themselves to share and when to confront or dismiss problematic remarks. Academic spaces could therefore feel both empowering and unstable.

This theme illustrates how policy operates through language and classification: who is perceived as qualified, who is viewed as a typical "type," and who is deemed deserving. The participants' stories of being labeled "the good ones" show how legal status and racialized assumptions shape institutional expectations, which act as informal policy enforcement in academic settings.

Theme 3: Living with Financial Precarity and Visa Constraints

The participants' stories revealed how financial precariousness and visa restrictions influence their educational experiences. Tuition and living costs are consistently seen as heavy burdens that are often manageable only through significant family burdens. Visa rules limit employment opportunities, reducing students' ability to earn income and increasing their reliance on support from home. When unexpected expenses, such as medical bills, housing problems, or emergency travel, arose, the students had few safety nets. One participant shared, "My parents send money each month, but I always feel guilty because it's so much pressure on them." Another participant confided, "Every year, I don't know if I can stay. The visa feels like a clock always ticking."

Students engaged in "survival math," constantly calculating how long they could stay enrolled and housed with their available funds. Some took on informal work despite restrictions and were fully aware of the risks to their status. Others described sacrificing basic needs or opportunities because they could not afford them. The emotional toll of this uncertainty was evident in stories of anxiety, exhaustion, and a constant fear of making a mistake that could jeopardize their visa.

The participants also expressed uncertainty about what happens after graduation. The transition to optional practical training introduced new layers of paperwork, deadlines, and fees, with the risk that delays or errors could force them to leave the country. Financial and immigration systems were viewed not as separate entities but as interconnected pressures affecting every decision.

This theme critiques policy by illustrating that precarity is not only a personal financial issue; it is shaped by the combined design of tuition dependence, limited work authorization, and time-restricted immigration rules. The participants' "survival math" reveals how policy shifts risk onto students and families while framing compliance as an individual responsibility, even when the system provides few legitimate options for stability.

Theme 4: Uneven Institutional Support and Peer-Based Networks of Care

Institutional support seemed inconsistent and uneven. The participants reported receiving different responses from various offices, experiencing delays in paperwork processing, and being warned that even minor errors could seriously impact their status. Some remembered feeling as if they were expected to navigate complex systems alone, with little proactive guidance from the institution. One participant shared, "The advisor didn't understand my visa restrictions, so the advice wasn't useful."

However, the participants also highlighted individual staff members and faculty who greatly influenced their experiences by offering clear information, emotional support, or informal advocacy. These relationships demonstrated that support often depended on specific people rather than being guaranteed by formal structures and policies.

In response to institutional gaps, international students built their own support networks. They shared information about visas, housing, and jobs; helped each other interpret institutional messages; and provided emotional support during crises. These peer-led practices served as informal advising systems and were crucial for many participants' ability to persevere.

This theme emphasizes implementation and discretion, core CPA concerns, by showing that access to accurate guidance depends on which staff member a student encounters rather than on transparent, reliable institutional policy. Peer networks emerge as informal "shadow systems" that compensate for institutional inconsistency. In policy terms, students are effectively required to develop their own compliance infrastructure, which hides institutional accountability while increasing the consequences of error for those with the lowest margin for mistakes.

DISCUSSION

This study extends international student scholarship by showing how immigration compliance, tuition dependence, and institutional advising operate together as a set of everyday governance practices that shape students' stability and belonging. Consistent with the prior *Journal of International Students* work, which frames belonging as both relational and structural (Abdalla, 2024; García et al., 2019; Mohamad, 2024; Rivas et al., 2019), this case illustrates how "belonging" is produced through institutional implementation choices, discretionary advice, and material constraints, not only through interpersonal connections. Although the study centers on one private performing arts college, the policy dynamics it surfaces are not unique to this campus. The findings highlight mechanisms that may travel across other specialized or tuition-dependent institutions: the way tuition dependence shapes institutional incentives and resource allocation; the reliance on discretionary advising rather than standardized, transparent processes; and the shifting of compliance labor to students navigating immigration and financial systems simultaneously. In this

sense, the case functions as an analytic window into how institutional models can amplify or mitigate the risks international students face, even when federal immigration rules remain constant.

Using a narrative approach rooted in critical policy analysis, this study treats participant narratives as empirical evidence of how policy is produced and enforced through everyday institutional routines, discretionary advice, and immigration compliance practices. Participants are not only active interpreters of policy; their stories reveal where policy breaks down in implementation, where responsibility is offloaded to students, and how seemingly neutral rules generate unequal consequences when combined with high tuition and restricted work authorization. Read through the CPA, the narratives show how institutions shift compliance, information seeking, and risk management toward students, especially when tuition dependence and restricted work authorization narrow their options. This key concern in the literature on international student experience (Glass & Westmont-Campbell, 2014; Strayhorn, 2019; Wu & Wilkes, 2017) appears to be dependent on effort and relationships. Moreover, their accounts highlight that stereotypes, inconsistent advice, and a lack of structural support can threaten belonging.

Participants' peer advice networks and communities of care function as policy workarounds that make institutional life navigable when formal systems do not reliably translate immigration and financial rules into accessible guidance. In CPA terms, this reveals a "bordering" apparatus inside higher education: visa regulations, limited work permissions, tuition dependence, and discretionary advice combined to produce conditional inclusion and stability contingent on constant compliance. These networks demonstrate agency, but they also expose an institutional reliance on informal solutions that can obscure accountability and amplify the consequences of error for those with the least margin for mistakes. This analysis extends prior JIS scholarship on belonging by showing how institutional implementation practices and material constraints can make belonging contingent even when peer relationships are strong (Abdalla, 2024; García et al., 2019; Mohamad, 2024; Rivas et al., 2019). More specifically, the study makes three key contributions. First, it extends CPA-informed international student scholarship by analyzing international students' experiences at a private performing arts college, an area often focused on more traditional institutional settings. Second, it shows how graduates interpret rules and adapt behavior to remain compliant, making visible the hidden policy work required to persist. Third, it explains belonging as a policy effect shaped by material and legal constraints, visa restrictions, and institutional practices and shows that it is influenced as much by policy and financial concerns as by personal interactions. This emphasizes that evaluating success solely on the basis of enrollment and graduation rates ignores the daily efforts and risks international students undertake to succeed.

Implications for Practice and Policy

The findings have several implications for institutional practices and larger policy discussions.

First, institutions that enroll international students should reevaluate how they organize tuition and financial aid. Reports from participants about ongoing financial stress highlight the need for more substantial financial support, such as targeted scholarships, clear cost information, and emergency funds available to international students. Since international students generate significant tuition revenue, reinvesting some of it in direct support services is both an ethical and practical step toward improving retention and well-being.

Second, advising structures needs improved coordination and accountability. The inconsistencies that participants face across offices indicate that international students' success often relies on chance encounters with knowledgeable or caring staff rather than on dependable institutional systems. Schools can strengthen support by offering cross-office training on visas and financial regulations, establishing clear communication protocols, and developing advice that combines academic planning, immigration needs, and postgraduate options.

Third, institutions can create more inclusive environments by designing programs that genuinely reflect the diversity of their international student populations. The participants' interest in culturally responsive events and recognition of their home traditions show that small, meaningful gestures can significantly increase feelings of belonging. This effort should go beyond symbolic celebrations to include opportunities for international students to influence programming and share their perspectives.

Finally, the study highlights the importance of institutional advocacy in policy settings. While individual institutions do not control federal immigration laws, they can work with professional associations, policymakers, and peer institutions to show how current policies create uncertainty for international students and promote reforms that encourage stability, safety, and long-term opportunities. Institutions that enroll international students cannot treat them solely as tuition revenue; they must invest in visa-literate advising, targeted financial support, and culturally sustaining programming that recognizes international students as full members of the campus community rather than as peripheral guests.

This study is limited by its single-site focus and by the relatively small group of graduates who successfully completed their programs; the perspectives of students who left early or could not maintain status are not represented. The intent, however, is analytic transferability: the study identifies institutional and policy mechanisms (e.g., inconsistent implementation, reliance on discretion, and compliance burden shifting) that may be relevant in other specialized or tuition-dependent settings, including private colleges with high program intensity and limited flexibility for student employment. Future research could extend these insights through multisite comparative designs (e.g., specialized private

institutions and other tuition-dependent colleges) and longitudinal approaches that include students who depart before graduation.

CONCLUSION

This study investigates how former F-1 visa international students at a private performing arts college experience and respond to institutional, financial, and immigration systems in U.S. higher education. Using a transformative framework and critical policy analysis, the study shows that these systems are not just abstract structures but also lived realities that shape students' daily decisions, emotional experiences, and opportunities.

The participants' stories reveal the depth of financial and legal instability behind seemingly simple metrics such as enrollment and graduation. They also highlight the resilience, creativity, and collective care of international students as they navigate systems not designed with their needs in mind. These findings urge institutions and policymakers to move beyond surface-level promises of global diversity and pursue structural changes in finance, advising, and policy efforts that genuinely support international students' stability, dignity, and sense of belonging.

By viewing international students as contributors to policy knowledge rather than just as data points, this study offers a more detailed understanding of equity in higher education and highlights the remaining work needed to ensure that international students are not only recruited but also fully supported to succeed.

Acknowledgment

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