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The Office of Student Financial Planning administers financial aid for the College of Physicians and Surgeons, the College of Dental Medicine, the Institute of Human Nutrition, and the Programs in Occupational and Physical Therapy. We serve as a resource and as a link to your funding sources. Keep in mind that financial aid programs are subject to change due to legislative and regulatory changes.

All of our staff are prepared to answer your questions. In addition, each class is assigned to a Financial Aid Officer who will determine need and award financial aid packages and work closely with that class throughout medical school.

Check our website periodically for up-to-date information and helpful links www.cumc.columbia.edu/student/finaid.

We are located in Room 139 of the Black Building. We are open from 9am to 5pm, on Mondays, Tuesdays, Thursdays, and Fridays. On Wednesdays we are open from 12pm to 5pm.

What Kind of Financial Aid is Available? Students in the postdoctoral programs are eligible only for “external loans”: Federal Direct Unsubsidized Stafford, Federal Direct Graduate PLUS, and private alternative loans. There are no scholarships or institutional loans available directly from our office. The programs eligible for federal loans are Endodontics, Periodontics, Prosthodontics, Orthodontics, Advanced Education in General Dentistry, and the Certificate in Dental Public Health.

Students in Implantology are eligible only for private alternative loans.

How Do I Apply? To establish eligibility for Federal Direct Unsubsidized Stafford, and Federal Graduate PLUS complete the FAFSA, student sections only. No parental information is required. If you are married, your spouse’s financial information is also required. International students do not need to complete a FAFSA, but should complete the Aid Type Request Form for PG/AEGD Students.

International Students Who Do Not Hold a Permanent Resident Visa

International students may face special challenges in financing their dental education. There are no fully funded scholarships, no federally guaranteed assistance programs, and private educational loans cannot be obtained without a US cosigner.
International students do not need to complete a FAFSA. An international student in the United States with an F1 or F2 student visa, with a J1 or J2 exchange visitor visa, or with a G-series or H-series visa is not eligible for need-based student aid from federal or state sources. If you acquire permanent resident status prior to graduation, you will become eligible for state and federal assistance. Please note that a “Notice of Approval to Apply for Permanent Residence” (I-171 or I-464) does not make you eligible for federal student aid.

International students should be aware of the financial limitations when trying to secure private loans. We urge you to contact us with any questions. The College of Dental Medicine cannot provide financial assistance to help you pay your cost of attendance. In addition, tuition and fees must be paid by the bill due date. In the event that you are not able to pay the term bills on time, you must withdraw from the College of Dental Medicine.

Some lenders offer private educational loans to international students who can provide a credit-worthy cosigner who is a US citizen or, for some programs, a US permanent resident. At a minimum, the cosigner should have at least a two-year employment history, good credit, and the ability to repay the loan in case of default on the part of the student. For more detailed information regarding private educational loan programs, please visit the University's Student Financial Services Web site. Please be aware that you have the right and ability to select the education loan provider of your choice, are not required to use any suggested lenders and will suffer no penalty for choosing a lender that is not a suggested lender.

For private loan programs, it is your responsibility to secure an eligible cosigner, and it is very important that you do so as soon as possible. It is also vital that you submit applications for private loans well in advance of the July 1st deadline, preferably by May or early June so that you can find out whether your cosigner meets the credit criteria of the lender you choose. Once you and your cosigner have applied for a loan, the lender will inform you if the loan is approved or denied.

Check with the private loan lender if you are required to have a US Social Security Number (SSN), Individual Taxpayer ID Number (ITIN) or if it’s required only for the cosigner at the time of application. You may need to begin the ITIN or SSN application process as soon as you are considering a private loan. International students should note that you cannot obtain a US Social Security Number unless you are currently living in the United States. The International Affairs Office (IAO) on the CUMC campus can let you know the procedures in applying for a Social Security Number or ITIN.

For the purposes of visa documentation, you should note that loans are accepted as documentation of financial resources only if they have been approved for credit by the lender and certified by us. Therefore, in order to avoid delays with your visa, apply early so that you have your loans finalized by the end of May.

Students holding a nonresident visa will be charged an International Services Charge each term (currently $60, but subject to change). This fee supports the University’s services to international students.

Completion of the I-20 Form - You will work with IAO to obtain the Form I-20 Certificate of Eligibility for Nonimmigrant Student Status needed to apply for your F-1 student visa. Whether or not applying for any financial aid, you must complete the online Application for Visa Certificate of Eligibility (AVC). If you are financing part of the cost with alternative loans, we will require approval from those lenders before your I-20 can be issued. Application materials for the I-20
form should be submitted according to the instructions on the AVC web site. Processing time is usually four weeks after all materials have been submitted; allow at least 3 to 4 months before you plan to enter the United States.

All questions related to the issuance of visa documentation should be addressed to the IAO at 212-305-5455.

Because of legal restrictions, our staff and the staff of the International Students and Scholars Office (ISSO) and the IAO are not permitted to answer individual questions from international students regarding tax liabilities. To assist you in complying with your tax obligations, the ISSO and IAO offer annual tax workshops for international students in February, March, and early April. You may also wish to consult the consulate of your country of residence or a qualified professional.

When Should I Apply? — Incoming students who are US Citizens or Permanent Residents should submit the FAFSA by March 21st (or within 2 weeks after acceptance, whichever is later if you are an entering student). If all your application materials are complete, you should expect to hear from us at the beginning of June. See the chart on our website for a complete list of deadlines.

In addition, you must notify us about:
- any new income (scholarships, personal loans, etc.) that becomes available after you file your applications
- change in marital status
- if your spouse was reported as expected to enroll as a full-time student for the academic year and did not do so
This obligation extends throughout the entire academic year.

Your Financial Aid Officer will review changes in your financial circumstances throughout the year to determine if there is a change in your eligibility for funds.

No awards will be made to students whose application materials are incomplete.

Application Materials — Please keep copies of all your application materials!

All forms, with the exception of the FAFSA, should be submitted to our office.
Forms with a (*) next to them are available on our website in “fill-in” PDF format.

Once you receive your CU ID, you will be able to log into NetPartner to check the status of your application materials and also see if any additional documents have been requested.

1. The Free Application for Federal Student Assistance (FAFSA) - This is the federal application required for all applicants who are US citizens or permanent residents and who wish to establish eligibility for financial aid offered by the United States Department of Education (Title IV)- Stafford and Graduate PLUS loans.

FAFSA on the Web is the U.S. Department of Education website where you can complete and submit your FAFSA online. The application is free.
At this same website, you can complete a Renewal FAFSA if you applied for federal student aid last year. Most of the information you entered last year will appear on the screen, and you will only have to add some new information and update information that has changed since last year (for example, family size or income). Be sure to print out a copy of your FAFSA on the Web application before you submit it.

If you do not already have an FSA ID, you can create an FSA ID online. This is your electronic signature for FAFSA and Renewal FAFSA on the Web. It can also be used to access your Title IV federal student aid history online (select “Financial Aid Review”).

Please select the option to use the IRS Data Retrieval Tool when asked.

Read the instructions carefully when you complete your FAFSA or Renewal FAFSA. Most mistakes are made because students fail to follow instructions. Pay special attention to any questions on income as most errors occur in this area.

If you have already submitted your FAFSA, and Columbia University Title IV Code 002707 was not one of the schools you originally listed, go online to www.fafsa.gov to add us.

Note: There is a private company whose website is fafsa.com. They charge a fee if you complete the FAFSA online with them. There is no charge for filing a FAFSA, so be sure to go to the correct website.

2.* Complete the Aid Type Request form if you have never applied for aid with us before. This form asks you to indicate the type of financial aid for which you would like to be considered. The type of financial aid you indicate on this form will determine which documents you need to complete for the financial aid application process.

3. Permanent Resident Card - If you do not hold US citizenship but have been accorded "permanent resident" status, you must submit a copy of both sides of your Permanent Resident Card (I-151, I-551, or I-551C) to our office. If you have an Arrival-Departure Record (I-94), you may be eligible for Stafford loans. Please check with us. If you have a Notice of Approval to Apply for Permanent Residence (I-171 or I-464), you are not eligible for federal student aid.

4. Federal Direct Unsubsidized Stafford Loan and Federal Direct Graduate PLUS (Grad PLUS) Applications - All new students should complete a Master Promissory Note (MPN) for the Stafford Loan. If you will also be applying for the Grad PLUS loan you will need to do a separate MPN. Go to the Direct Lending website to complete the MPNs online. You will also need to complete the Entrance Counseling online at the same website. You do the Entrance Counseling once for both loans. If you are a continuing student who borrowed from these programs last year you will not have to complete another MPN or redo the Entrance Counseling.

Please note the following: there is no place on the MPN to request loan amounts:

a) Your financial aid award letter will include recommended amounts to borrow from the Federal Direct Unsubsidized Stafford Loan and Grad PLUS Loan.
You should review your financial aid award letter and download the Financial Aid Acceptance Form from our website, complete and return it to our office within two weeks after receipt of the letter.

If you haven’t submitted the Financial Aid Acceptance Form by the time we are ready to transmit loans for origination in June, your information will be electronically submitted for the Stafford loan amount shown in your award letter. We cannot, however, originate Grad PLUS loans until you tell us how much you want to borrow and you’ve completed the GradPLUS Credit Authorization Form. You have the right to cancel these loan amounts or to subsequently change them. However, changes may cause a delay with disbursement.

b)* If you decide to replace the FAFSA “expected family contribution” or need funds to cover additional expenses, or if you will not need all of the loans in your package then you must indicate the loan amounts you wish to take on the Financial Aid Acceptance form. You can work with your Financial Aid Officer to make the necessary adjustments if you need help determining the proper amounts.

5.* Married Students should complete the Married Student Budget and contact their financial aid officer to discuss any budgeting concerns.

6.* Single students with expenses greater than the published budget should submit itemized budgets to our office for review. Rents that exceed our average budgets may be approved for extra borrowing BUT only to a maximum of $1,400 a month. “The Rent Adjustment Form” (found on our website) and a copy of your lease will be required before any adjustment to your budget is made. Check with your Financial Aid Officer before committing to additional housing expenses that you cannot cover with personal funds.

7. Commuting students must submit information separately about both their commuting and living expenses.

8. Verification Worksheet - To confirm the accuracy of data reported by financial aid applicants and their families, the federal government has a regulatory process called Verification.

If you are selected for Verification, our office will contact you with the appropriate Verification Worksheet for the academic year. It must be returned to our office no later than three weeks from the date you are notified that you must complete the form (see below for late penalties). The completed Worksheet plus all required documentation must be reviewed by your Financial Aid Officer before you can be awarded any funds.

If you submit subsequent applications for additional federally-regulated aid after you have filled out a Verification Worksheet, federal regulations require that you “update” your household size, and number of household members in a postsecondary school.

Important: If the required information has not been submitted by the stated deadline then:

- Our office will consider your application for aid withdrawn. You may reactivate it by supplying the information.
• In any case, if you miss the deadline and your financial aid is delayed because of this, you will be responsible for all late charges assessed on your school account.

**How Do We Determine Financial Need?** Financial “need” is defined as the difference between anticipated expenses and financial resources which include any scholarships, grants or loans awarded to the student by sources outside of our office.

Every application is individually reviewed by a Financial Aid Officer. Students with special family circumstances are encouraged to discuss their situation with a Financial Aid Officer.

**Determination of Academic Year Expenses** – You can refer to the single student budgets on our website.

**Adjustments to student budgets** may be made for the following items, where applicable:

- If you **opt in** to the “Medical insurance Premium Plan” your budget will be increased by an equal amount and your financial aid package will be adjusted accordingly.

- Student Health Service and/or Medical Insurance Premium for married students/students with dependents.

- Medical/dental care costs - Medical care costs in excess of the benefits provided by the CUMC Student Health Service Program or non-elective dental costs that exceed $200 per year will be considered, if documentation is provided.

- Educational debt repayment - consideration is given if repayment of principal and/or interest is compulsory during enrollment. (No adjustments will be made for in-school interest on “unsubsidized” loans or for voluntary payments on loans from individuals).

- Life insurance premiums - for students with dependents.

- Child care for a single parent or when spouse is working outside the home.

- International Student Fee - $60 assessed each semester by the International Affairs Office.

- Married student expenses are reviewed on an individual basis. Factors given consideration in estimating costs are spouse’s educational status (is he or she a full-time or part-time student?), spouse’s employment status, and spouse’s expenses (including spouse’s educational debt repayment). Be sure to discuss your situation with your financial aid officer when applying for financial aid.

- If you want to borrow additional funds for instruments that are not included in the standard budget, you must contact your Financial Aid Officer with documentation that they are “required”.

- Rent – if it exceeds the rent in our “Average Student Budget”, up to a maximum of $1,400 a month.

- Monthly metro card expense if living outside of Washington Heights.
Federal regulations require that the budget shown on an award letter reflect only the student's expenses, with some adjustment for dependents. Thus, separate calculations made for expenses relating to a spouse, and/or dependent(s) will not be shown on the award letter. Married students and those with dependents should therefore meet with their Financial Aid Officer at the start of each year to confirm the total considered for their family's living expenses.

**PLEASE NOTE!**
Other expenses will be considered if they are necessary and related to attendance at dental school, **BUT**, you should not incur expenses that exceed the standard budget unless: a) you can cover them with assistance from family or friends, or b) if you will need financial aid to cover them, you have first cleared the expenditure(s) with your Financial Aid Officer. Be prepared with itemized documentation of any additional charges. If you do not get Columbia owned housing, we may be able to approve broker's fees and higher rent, **BUT** only to a predetermined maximum. Potentially refundable deposits cannot be covered.

In most cases you will have to pay for additional expenses by accessing higher cost alternative loans, so it is to your advantage to “think frugally”.

**LOANS** - After you apply for financial aid, your Financial Aid Officer will notify you, via an award letter, about your eligibility for specific loans. Upon request our office can provide information on loan terms and repayment options.

More information about loan programs can be found on our website.

**HOW YOU CAN FACILITATE THE FINANCIAL AID PROCESS**

- Apply in a timely manner. Meet all deadlines.
- Follow up quickly if what you expect to occur doesn’t occur as planned.
- Respond promptly to any communication from our office.
- Carefully review your Financial Aid Award Letter and promptly confirm the amounts recommended for Stafford Loans. Contact our office if there is anything you do not understand or if your financial situation has changed and this change is not reflected in your award.
- Promptly complete the appropriate application(s) or forms for any Federal Direct Unsubsidized Stafford, Grad PLUS, or alternative loan programs you intend to use.
- You should come to campus with enough money to cover expenses until financial aid funding is available to you for educational and living expenses. Even if your total cost of education is covered by financial aid, you may not have immediate access to these funds upon arriving on campus. All Federal Direct Loans are transmitted electronically to your student account. Loan disbursements **must** be processed through your student account before you can receive a refund.
Learn enough about how the financial aid process works to know what to expect from all players.

Follow up with our office, lenders, or outside agencies if there is something you don’t understand or if you experience an unusual delay or suspect a problem of any kind.

**INTERScholarships** - A number of scholarships are awarded directly by the University Provost’s Office and are available only to students who meet specific criteria. If you meet any of the following criteria, please write to our office explaining how you qualify, no later than June 1, 2016. If you are accepted after this date and feel you are eligible for these scholarships, please contact our office to see if we can still submit nominations.

- **Ellis** Residents of the state of Vermont, or graduates from a college or university in the state of Vermont.
- **Hollingworth** Graduates of the University of Nebraska, with preference given to women.
- **Nichoplas** Male students of Greek extraction or male students born in Greece and graduated from any Greek college or university.
- **Poder** Candidates must speak Estonian.
- **Upton** Children of employees of the Houghton Mifflin Company, Lexington, Massachusetts.

**EXTERNAL Scholarships** - We encourage you to look at the outside scholarship opportunities on our web site to assist in your efforts to obtain support for your studies. Other good sources are the websites [Foundation Grants to Individuals online](http://www.finaid.org) and [www.finaid.org](http://www.finaid.org).

We expect that all eligible students will apply for grants that are administered by their states of legal residence. You should investigate the availability of scholarship programs in their home state.

**Rules For Refund and Return of Financial Aid Funds**

**Refund Policy** - If you withdraw, take a leave of absence, leave the University without formal notification, or if you are requested to leave, you may be eligible for a refund of all or a portion of your tuition, fees, and dorm charges based on the earlier of the date of formal withdrawal or the documented date of last attendance. The tuition adjustment schedule is published on the University’s Registrar [website](http://www.finaid.org). All students will be charged a withdrawal fee of $75.

Withdrawal is defined as dropping the entire academic program in a given term, not a portion of the program. The Associate Dean for Postdoctoral Programs determines the formal withdrawal or date of last attendance to be one of the following:
The date the student began the school’s withdrawal process or officially notified the institution of intent to withdraw.

The date of last documented academic activity.

The midpoint of the semester for those students who do not formally withdraw.

The Associate Dean for Postdoctoral Programs also determines the formal start and end date for a leave of absence. Students who take a leave of absence greater than 45 days will be subject to the Refund and Return of Aid Calculation.

RETURN OF FINANCIAL AID FUNDS - If you have received financial aid, the Office of Student Financial Planning must recalculate eligibility for financial aid, and determine if any financial aid funds must be returned or cancelled.

You will receive a revised award letter based on the new period of attendance and must attend an exit interview with the Office of Student Financial Planning. We must process all award changes to Title IV, and Columbia-administered funds, and determine if a return of financial aid funds is due, within 45 days of the withdrawal date.

Title IV Funds Calculation - Students who received Title IV aid are subject to a recalculation of their eligibility according to the federal “Return of Title IV Funds” formula.

- Title IV funds are the federal financial aid programs authorized under the Higher Education Act of 1965 (as amended) and include the following programs: Federal Direct Unsubsidized Stafford, Federal Perkins loans and Federal Direct Graduate PLUS loans.
- Allowable charges include tuition and all “billable” fees (excluding the withdrawal fee) paid directly to Registration & Student Financial Services, as well as rent paid for Columbia owned housing.
- The percentage of Title IV aid returned is determined by dividing the number of days of attendance in a semester by the total number of days in that semester. Scheduled breaks of five (5) consecutive days or more are excluded.
- The federal formula is applicable up to the 60% point of the semester. After the 60% point, the student is eligible for 100% of Title IV aid disbursed or scheduled to be disbursed for that semester.
- Students will be notified of any possible post withdrawal or post leave of absence disbursements. The Office of Student Financial Planning will contact a student one time by both email and letter. The student must confirm whether they wish to accept the post-withdrawal disbursement. If there is no response within 14 days, the disbursement will not be made to the student’s account.

School Funds and Private Loans Calculation - Eligibility for school funds (grants/scholarships and loans) and private loan funds will be prorated based on actual costs incurred for the enrolled period.

Columbia University’s Responsibility

- Perform Return of Title IV Funds calculation. Funds will be returned in the following order:
  - Unsubsidized Federal Direct Stafford
  - Federal Direct Graduate PLUS
- State aid funds will be returned according to state guidelines.
- External scholarships will be returned according to external granting institution guidelines.
- Private Loans

**Student's Responsibility**
- Repay loans according to the terms of the loan program(s).
- Repay any grant funds required by the calculation.
- Repay any funds released to the student because of a credit balance that now has to be returned by the school as part of the Return of Title IV aid formula.
- You must notify our office in writing if you wish to have more loan money returned to the lender than is prescribed by the formula.

**POLICY ON FRAUD AND ABUSE IN FINANCIAL AID** - The Office of Student Financial Planning for the College of Physicians and Surgeons, the College of Dental Medicine, the Institute of Human Nutrition, and the Programs in Occupational and Physical Therapy is responsible for overseeing the disbursement of educational funds provided by a number of state and federal programs as well as loans and scholarships from Columbia University. These total over $74 million dollars.

This stewardship includes validating of submitted information, awarding aid, monitoring students' and their families' changing financial circumstances, and dealing effectively and fairly with instances of suspected fraud and abuse.

Information submitted by students and families must be accurate. Changes in personal and family financial circumstances which may change a student's eligibility must be reported, documented, and financial aid packages reexamined, to give the student all potential benefits and to fairly distribute funds.

Discrepancies in reported information and IRS 1040 forms or other income and asset verification materials must be clarified. The Office of Student Financial Planning must, under the law, award funds only to students who prove their eligibility.

We may declare students ineligible for financial aid if there are significant unexplained discrepancies, if students' applications are delayed beyond the filing deadlines published in the Office of Student Financial Planning Handbook, or if there is intentional misrepresentation on the part of the student and his or her family.

Acts of fraud and abuse will result in loss of financial aid eligibility, and may result in termination of matriculation and/or referral to the responsible agency of the federal or state governments for investigation and potential prosecution.

The information in this HANDBOOK is compiled to help students understand the financial aid process at Columbia University's College of Physicians and Surgeons, College of Dental Medicine, the Institute of Human Nutrition, and the Programs in Occupational and Physical Therapy. It is as accurate and complete as we can make it at the time of printing. We cannot be responsible for subsequent changes to information or programs over which our office has no control; or for inadvertent omission, misinformation, or typographical errors.