If you have a school grant for 2015-16 we will base your renewal amount on the 2015-16 award. You will need to have your parents complete their information on the FAFSA and submit their federal tax returns for consideration for school grant and loan funds. You will not need to provide parent’s information on the Need Access application.

How to Apply

FAFSA - The Title IV Code for CDM is 002707.

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

- For external loans ONLY such as the Federal Direct Unsubsidized Stafford, Federal Direct Graduate PLUS, alternative loans, and/or Federal Work-Study, or Federal Perkins Loans (pending funding) complete the:

  - complete the FAFSA, student sections only. If you are married, your spouse’s financial information is required.

- For School Grant/Scholarship and CU Loan assistance (a.k.a. "institutional funds") and external loans:

  - complete the FAFSA (providing parental financial information as well as your own and your spouse’s), the FAFSA will tell you parents information is not required but you should supply it for consideration of all available aid.

- FAFSA Worksheet, if applicable – If your parents are divorced or separated, the parent not completing the FAFSA online should complete the FAFSA Worksheet. Please print, complete and submit to our office. Include your name and UNI on the paper copy.

- IRS Tax Forms – For all parties supplying information, submit signed and dated copies of page 1 & 2 of 2015 IRS tax forms, the 1040, 1040A, or 1040EZ to our office no later than April 15th. If your parents are divorced or separated, submit the 1st 2 pages of each of their 2015 1040 Forms.

  - If you did not file a federal tax return, please complete the Why I Did Not File a Tax Return form and return it to our office.

- If you did not apply for or did not qualify for a school grant for 2015-16 and feel that there has been a significant change in your parents’ financial situation, and you would now like to be considered for school funds, you will need to complete the same documents as an incoming student. Please refer to the CDM Financial Aid Handbook for instructions. We urge you to contact our office with any questions.

- Request to be classified “Disadvantaged” – To be considered for LDS funds which reduce loans, please complete this form.

- Permanent Resident Card - If you do not hold US citizenship but have been accorded "permanent resident" status, submit a copy of both sides of your Permanent Resident Card (I-151, I-551, or I-551C) to our office.

When Should I Apply?

- All application materials, other than tax returns, are due by March 21st. Tax returns are due by April 15th.

- All forms, with the exception of the FAFSA, should be submitted to our office.

- No awards will be made to continuing students whose application materials are not complete.

Other

- Notify us about any new income (scholarships, personal loans, etc.) that becomes available after filing your applications.

- Students interested in a Federal Work-Study award should contact our office for further information.

- Federal Direct Unsubsidized Stafford Student Loan - As a “renewal” applicant, you have already completed a Master Promissory Note (MPN) for Stafford Loans. You will not have to complete another MPN.

- Federal Direct Graduate PLUS - As a “renewal” applicant, you may have already completed a Master Promissory Note (MPN) for Grad PLUS Loans. If you did, you will not have to complete another MPN.

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

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

- 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 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.

- Senior Interview Travel - The Department of Education has ruled that expenses incurred for interviews are not “allowable” in your financial aid budget. There are some outside, “off-line” sources that you may find helpful to fund these costs. Please contact us.

- 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 we will contact you with the appropriate form that must be completed and returned to our office.
2016-17 Academic Year Expenses

- A student's budget is computed only for enrolled periods. The summer between the first and second year is the only non-enrolled period. Once second year begins, your academic years run back-to-back.

- If you take the Medical Insurance Premium, your budget will be increased by that amount and your financial aid package will be adjusted accordingly.

- Other expenses will be considered if they are necessary and related to attendance at dental school.

- Don’t 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 to itemize and document any additional expenses.

- Since we don’t have enough Columbia apartments for all interested students, we may be able to approve brokers' fees and rent which is higher than in our standard budget. 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”.

- Tuition Exemption - Partial tuition exemption benefits are evaluated on an individual basis and may be used to reduce outside loans for those who also qualify for need-based school funding. Eligibility guidelines and filing procedures may be obtained through the Office of Human Resources, in Room 101 of the Black Building or online at the HR Website.

International Students Who Do Not Hold a Permanent Resident Visa

- You are eligible only for CDM TA/RA awards and outside private, “alternative” loans. Contact our office for loan information.

When Will I Hear?

- You will be sent an email periodically to alert you if your application file is incomplete.

- You should receive financial aid award letters prior to the start of your next academic period.

- You can check to see if any required financial aid documents are missing and also view award letters when they are completed, by going to NetPartner.

- You can also review your student account information at SSOL.

The Financial Aid Package and Awarding Policies

- The relative amount of each component of the package (grants/scholarships, and loans) is determined each year by the availability of funds and eligibility guidelines within each program. Our goal is to renew school funds at or near the same level from year-to-year.

- Reduction of Loans by External Scholarships - Recipients of externally-awarded scholarships or loans are obligated to notify their Financial Aid Officer. You will be granted a dollar for dollar substitution of the financial aid in the standard package in an amount equal to the “external” award in the following order: Alternative loans, if taken, Federal Direct Graduate PLUS and Direct Unsubsidized Federal Stafford will be reduced first, the CU Loan component will be reduced next; then the School Grant, if applicable.

- Recipients of the Armed Forces Health Professions Scholarship, the Indian Health Service Scholarship, the National Health Service Corps Scholarship and full-time tuition exemption are not eligible for need-based School grants and loans.