What do I do after I receive my award letter?
1. Fill out and return the **Financial Aid Acceptance Form**. Be sure to include the amounts you wish to borrow if you are making changes to the recommended amounts listed in your award letter. (Please note that there is an annual limit on how much Direct Unsubsidized Stafford can be borrowed – see the chart of maximums based on program and year at the end of this memo.) All students must return a Financial Aid Acceptance form, even if you are declining your package.
2. Log in to **NetPartner** to check all documents that need to be completed for your loans to be processed.
3. Follow the instructions for each type of loan you will be taking after completing the **Financial Aid Acceptance form**

For MD and DDS students awarded CU Loans such Tapley, Keyburzt, Homan, Nolting, Hindels, Linn, HPSL, and LDS:
1. You **MUST** accept the loans you intend on taking **before** you can complete the required documents for these loans – this means you must complete the Financial Aid Acceptance form and return it to our office!
2. You will also need to log in to **SSOL** to complete an Entrance Interview for institutional CU loans. You can do this before handing in your acceptance form.
3. **Once you have returned your Acceptance form**, you will be notified by ACS/Xerox, our loan servicer, to visit their **website** to complete the necessary disclosures and promissory notes.

For students borrowing Direct Unsubsidized Stafford and/or GradPLUS:
1. Go to **https://studentloans.gov** and complete the following (if this is the first time you are taking these loans while enrolled in this program):
   a. Entrance Counseling (you can complete 1 for both the Unsubsidized Stafford and GradPLUS loans)
   b. Master Promissory Note (1 for Direct Unsubsidized Stafford AND 1 for GradPLUS if you are taking it)
   c. If you are taking a GradPLUS loan – a Credit Authorization is also required before your loan can be processed. You can complete this form **online** or in person **after** 5/1/17. Keep in mind that – you MUST hand in a Financial Aid Acceptance Form for both the Direct Unsubsidized Stafford and GradPLUS loans in addition to completing the above steps, or the loans won’t be processed.

**Please be sure to complete all required documents and check NetPartner a few days after you have completed them to make sure everything is marked “received.” Note: Sibling enrollment verification forms are not due until 9/30/17 and form is not available until August.**

When will I receive funds from my loans?
1. If you have CU Loans, once the promissory note(s), all disclosures, and Entrance Counseling is complete, loan funds will be applied to your school account, one-half at the start of each term. Loan funds are disbursed directly to your student account, half each term.
2. Direct Unsubsidized Stafford loans are split in half less any fees which are withheld. Direct Graduate PLUS loans are also split in half less any fees which are withheld, except for IHN, OT and 1st and 2nd year PT students. Since you have a summer term you’ll see the GradPLUS divided into three disbursements. Loan funds are disbursed directly to your school account. If you have completed all of the steps needed to get the loan(s), funds for each term should hit your account during the first week of the semester. Keep in mind that the refund process usually begins the week after the loans hit your account.
3. Alternative loan disbursement dates are determined when we certify the loan. Private “alternative” loan funds will also be disbursed directly to your school account.

When will I receive funds from my school scholarships or grants, if applicable?
1. If your award letter indicates a “stipend” (STP) award, the funds should be available the first week of the semester. If you have signed up for Direct Deposit, the stipend will go into your bank account. Otherwise a check will be drawn and mailed to you by Student Financial Services.
2. All other scholarships and grants will be applied to your school account, one-half at the start of each term.

What if my aid exceeds my school bill for the semester?
1. Financial aid awards are released at the start of each semester. Your financial aid awards will first be used to pay your tuition/fees and any other charges on your student account (such as Bard or Georgian housing bills). After all your University bills are paid for the semester, the balance of your financial aid money will be issued to you in the form of a refund from Student Financial Services. The funds will be drawn in a check if you haven’t signed up for Direct Deposit. You can sign up for Direct Deposit at SSOL. It can take approximately 7-10 business days for the refund to be received if they are issuing a paper check. Signing up for Direct Deposit will speed up the process.
2. Please note that refunds are based on charges posted to your school account at the time it is being reviewed for eligibility and may not reflect all charges (i.e. student health fees, housing charges, international service charges, etc.).
3. You are responsible to pay for all these charges, even if they have not been posted to your account. If you suspect there is a discrepancy on your bill or with your refund, please come see us.

How do I log in to Net Partner?
1. Federal Regulations and school policy require that certain documents be submitted to determine your eligibility for financial aid. The receipt status of all documents which you must submit can be viewed on NetPartner.
2. You will need your Columbia User ID (CUID also referred to as PID C00...), along with your date of birth (DOB is your PIN/password, entered as mm/dd/year) to access your record. If you experience a problem at login, the simplest thing to do is to reset your PIN. At the LOG IN - first click on Forgot your PIN? and go through the security questions to reset it. It should work after that.
3. If you have recently submitted documents, please allow 5-7 business days for your record to be updated.
4. If you have any questions please do not hesitate to contact our office.

Annual Direct Unsubsidized Stafford Limits:

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<th>Program</th>
<th>1st Year</th>
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</table>

1. Students can borrow up to the cost of attendance (the total budget listed on the first page of your award letter). If you need to make adjustments to the suggested package provided to you, refer to the above chart for Unsubsidized maximums.
2. If you need to borrow more than the Unsubsidized maximum, you can request a GradPLUS loan for the difference between your student budget (cost of attendance) and other financial aid. GradPLUS loans have no annual limit.
3. Since both the Unsubsidized Stafford and the GradPLUS accrue interest at 5.31% and 6.31% (subject to change for 17-18 as of 7/1/17), respectively, from disbursement, please review your actual expenses compared to our standard budgets before borrowing.