



COLUMBIA UNIVERSITY
MEDICAL CENTER

Office of Student
Financial Planning

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International Students Who Do Not Hold a Permanent Resident Visa

International students may face special challenges in financing their medical education. There are no fully funded scholarships, no federally guaranteed assistance programs, and most private educational loans cannot be obtained without a US cosigner. Therefore, early financial planning is essential. In addition, we request that by **July 1st prior to 1st and 2nd year, and by June 1st prior to 3rd and 4th year** international financial aid applicants or financial aid recipients provide our office with proof of their approved loan(s) in the amount(s) they will need.

If you will be applying for **consideration for school-based scholarships and low-cost institutional loans** you must complete the Need Access application and submit the P&S International Students – Parents’ Supplemental Form and the Certification of Finances Form. You will also need to submit additional documents, including tax forms (with English translation, if necessary). These forms must provide parental income and asset information translated into US dollars at official rates of exchange as of the day of filing the form.

All need-based financial aid packages include a significant loan component. We do not provide any institutional funds to replace the “private” loan(s) in your financial aid package or the ‘calculated’ family contribution. Therefore, in such cases you must find other means to pay for your education.

If you are interested in educational loans, please review the [Columbia University Student Financial Services Web site](#) for detailed graduate loan information. This centralized information pertains to US citizens, US permanent residents and international students.

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. To ensure that you will have the

necessary financing for school, it is essential that you begin the process of securing a cosigner and applying for the loans you will need as soon as possible.

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 the Office**. Therefore, in order to avoid delays with your visa, apply early so that you have your loans finalized by the end of June if you are a 1st or 2nd year student, and by the end of May if you are a 3rd or 4th year student.

Check with the private loan lender if you are required to have a US Social Security Number (SSN) is or if it's required only for the cosigner at the time of application. For some loan programs, applicants may need to begin the SSN application process before the start of the academic year. International students should note that they cannot obtain a US Social Security Number unless they 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.

Students holding a nonresident visa will be charged an International Services Charge each term (currently \$50, but subject to change). This fee supports the University's services to international students.

You will work with IAO to obtain your visa. You will need to complete the IAO Application for Visa Certificate.