



COLUMBIA

COLLEGE OF  
DENTAL MEDICINE

# **FINANCIAL AID HANDBOOK**

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2024-25 DDS Program



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# FINANCIAL AID HANDBOOK

ACADEMIC YEAR 2024-25

## DDS PROGRAM

**T**HE OFFICE OF STUDENT FINANCIAL AID & PLANNING administers financial aid for the Vagelos College of Physicians and Surgeons, the College of Dental Medicine, the Institute of Human Nutrition, and the Programs in Occupational Therapy, Physical Therapy and Genetic Counseling. 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.

Each class is assigned to a Financial Aid Officer who will determine need, award financial aid and work closely with that class throughout your time in the program.

Check our [website](#) periodically for up-to-date information and helpful links.

**W**HAT IS FINANCIAL AID? Financial aid is any grant, scholarship, loan, or work-study offered to help you meet educationally related expenses. Such aid is usually provided by or through the school, federal and state agencies, foundations or corporations, etc.

**Grants/Scholarships** are generally regarded as "gift" assistance and need not be repaid.

**Loans** are borrowed money, offered at various interest rates, which are repaid over an extended period after you graduate or leave the institution.

The primary responsibility to pay for dental school rests with you and your family, to the extent that you are determined able to do so. While we will do everything possible to assist, the school should be expected to assist only when your family is unable to meet the full cost of attendance. **Since we have very limited need-based funds available for loans, grants, and scholarships, if you need financial aid, you may have to finance most of your dental education with student loans.**

It is difficult to say how much borrowing is "too much" because everyone's financial and family circumstances are different. However, if you are concerned about the amount of debt you will be assuming, please contact us with questions or concerns.

**H**OW DO I APPLY?

## **G**UIDELINES TO DETERMINE WHOSE FINANCIAL INFORMATION MUST BE REPORTED FOR US CITIZENS AND PERMANENT RESIDENTS

- **IF YOU ARE SEEKING ONLY external loans** such as the Federal Direct Unsubsidized Stafford, Federal Direct Graduate PLUS (GradPLUS), private/alternative loans, and Federal Work Study, **complete the FAFSA** student sections only. No parental information is required. If you are **married**, your spouse's financial information is required.
- **IF YOU ARE SEEKING CDM GRANT/SCHOLARSHIP AND LOAN ASSISTANCE** (a.k.a. "need based funds"), you must complete **both** the FAFSA as described above and the **student/spouse and parent sections of the CSS Profile application**.
  - **Parent information is required unless you will be 35 years old by the start of the academic year.**
  - **IF YOUR PARENTS ARE DIVORCED OR SEPARATED**, information is required from *both* of your parents and their current spouse(s).
  - **IF YOU ARE MARRIED or INTEND TO MARRY DURING THE ACADEMIC YEAR**, your spouse's (or prospective spouse's) financial information is required.

We will assume that if you do **NOT** complete a CSS Profile application, you wish consideration **ONLY** for external loans such as Federal Direct Unsubsidized Stafford, Federal Direct Graduate PLUS, private loans or Federal Work-Study.

**A**DVANCED STANDING STUDENTS ENROLLED IN THIS PROGRAM ARE ELIGIBLE ONLY FOR EXTERNAL LOANS SUCH AS FEDERAL DIRECT UNSUBSIDIZED STAFFORD, FEDERAL DIRECT GRADUATE PLUS, PRIVATE LOANS, AND FEDERAL WORK STUDY.

**I**NTERNATIONAL STUDENTS WHO DO NOT HOLD A PERMANENT RESIDENT VISA CANNOT RECEIVE FINANCIAL AID FROM FEDERAL, STATE OR CDM NEED BASED SCHOOL FUNDS.

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 either Columbia or federal/state sources**, but may qualify for "alternative loans" from outside sources and grants/scholarships from funds which are not federally or state-sponsored. If you acquire permanent resident status prior to graduation, you will become eligible for "external" 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.

**W**HEN SHOULD I APPLY? **New students** should submit the FAFSA and the CSS Financial Aid Profile by **March 11th** (or within 2 weeks after acceptance, whichever is later if you are an entering student). The deadline for **returning students** is **April 15th**. **No financial aid offers will be made to continuing students whose application materials are not complete.**

# A APPLICATION MATERIALS

Please keep copies of completed materials.

**New students:** Once you receive your CU ID, you will be able to log into NetPartner to check the status of your application materials and to see if any additional documents are needed. If we request additional tax information for 2022 or for 2023, **please submit it [here](#).**

**Returning students** who need to submit 2023 tax forms and all supporting schedules and statements, please do so [here](#).

You can log into [NetPartner](#) to check the status of your application materials and to see if any additional documents are needed.

1. Complete the [Aid Type Request Form on Net Partner](#) 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. You will receive an email from our office with instructions on how to access Net Partner.
2. The **Free Application for Federal Student Assistance (FAFSA)** - This is the federal application required for all applicants that are US citizens or permanent residents who wish to establish eligibility for financial aid offered by the United States Department of Education (Title IV), the United States Department of Health and Human Services (Title VII), and for any school funds.

[Studentaid.gov](#) is the U.S. Department of Education website where you can complete and submit your FAFSA online. *The application is free.*

An **FSA ID** is the username and password you need to log in and sign the FAFSA online. If you do not already have a 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 "Manage Loans").

At this same website, you can complete a **Renewal FAFSA** if you applied for federal student aid last year.

Read the instructions carefully when you complete your FAFSA or Renewal FAFSA. Most mistakes are made because students fail to follow instructions. You will be using 2022 tax year information. Your (and your spouse's) consent and approval is needed to retrieve and disclose federal tax information (FTI). With your consent and approval, FAFSA can obtain tax return information automatically from the IRS which will help you complete the form.

**If you do not provide consent and approval, you will not be eligible for federal student aid, including Federal Direct Loans and Federal Work Study. You must provide consent and approval even if you did not file a U.S. federal tax return or any tax return at all.**

If you have already completed your FAFSA, and **Columbia University Title IV Code 002707** was not one of the schools you originally listed, please go [online](#) and add us.

**Note:** There may be private companies who charge to help you completing this form. They charge a fee if you complete the FAFSA on line with them. **There is no charge for filing a FAFSA**, so be sure to go to the correct website: [studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa)

3. The [CSS Profile](#) application is a fee-based online financial aid application which collects supplemental information for us (the fee for your first school is \$25). Since some of the information that you provide on the FAFSA is also required on the CSS Profile application, you may want to complete both applications at the same time. **The CSS Profile code for CDM is 2173.**

If your parents have separate households (separated/divorced) then you must provide complete financial information for each parental household. One parent will be called the custodial parent and the other will be called the non-custodial parent. There will be an additional charge for collecting the non-custodial parent's information. If you have questions about completing or submitting the application, contact [CSS Profile](#) at 844-202-0524.

**Returning students** who previously received a need-based CDM grant and a CDM need-based loan will not need to file the CSS Financial Aid Profile after your first year. You will instead submit your and your parent's 2023 tax forms and complete the [Title VII Parent Financial Information](#) form.

4. We utilize the **College Board Institutional Documentation Service (IDOC)** to securely collect and scan families' tax returns and other financial documents. You will receive an IDOC instruction email with your IDOC ID# after the online submission of the CSS Profile.

Application materials may be submitted via mail electronic upload to IDOC:

**Submit Documents Online:**

<https://idoc.collegeboard.org/idoc/>

Applicants may check the status of documents submitted to IDOC [online](#) by logging in. Please allow 5-8 business days for documents uploaded to IDOC to be received by Columbia University. Documents mailed to IDOC will take longer to process.

To see if Columbia has received processed documents, please use [Net Partner](#), our online document tracking system. It will be available after March 15, 2024.

5. **IRS Tax Forms** - We require **signed and dated copies** of the 2022 IRS tax forms, the **1040 form, W-2 forms**, and **all supporting schedules and statements** for all persons supplying information on the CSS Profile application; if there is a Partnership or S-Corporation listed on Schedule E, we need copies of the 1065, 1120S or K-1. You will submit all of these via IDOC. **New** students should submit these documents no **later than March 11<sup>th</sup>** or two weeks after an offer of admission.

**New students:** if our office requests 2023 tax documents for further clarification do **NOT** email them – submit them [here](#).

**Returning students** who had not applied for Columbia aid in 2023-2024 and who complete the CSS Profile will also have to submit complete 2022 tax returns via IDOC.

**Returning students** applying for school based aid who provided pages 1&2 of the 2022 tax returns for the 2023-2024 academic year will also need to submit signed copies of pages 1&2 of 2023 tax returns for you, your spouse, and your parents [here](#) . You must also complete the [Title VII Parent Financial Information form](#). If your parents are divorced or separated, a form must be submitted for each parent. Submit these documents no later than April 15th.

**Non-tax Filers:**

**New Students:** If you did not have to file a tax return for 2022 you will be able to complete a “**Student’s Non-tax Filer’s Statement**” on line when you are logged into IDOCS.

**Returning students** who had not applied for Columbia aid in 2023-2024 and who complete the CSS Profile and did not file a tax return for 2022 will be able to complete a “**Student’s Non-tax Filer’s Statement**” on line when you are logged into IDOCS.

**Returning students** who received Columbia based aid in 2023-24 and who did not file a 2023 tax return, please go to our website and complete the [“Why I Did Not File a Tax Return”](#).

**Note:** We may make **tentative** financial aid offers to entering students without complete tax information. However, **they are subject to change** based on a Financial Aid Officer's review when complete 2022 IRS tax forms and any additional requested documentation are received.

**We will not make any financial aid offers to returning students without complete financial aid application materials.**

6. **Permanent Resident Card** - If you have been selected for Federal Verification and 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 or I-94A), you may be eligible for federal financial aid. Please contact our office for further details.

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.

7. The [Request To Be Classified “Disadvantaged”](#) helps us identify eligible candidates for Loans for Disadvantaged Students (LDS). Students may also find that this designation helps them in the future for possible HHS funding. LDS loans have very favorable repayment terms. Please review the eligibility criteria on the Form and submit it if you think you may be eligible.
8. If you are interested in a **Federal Work-Study** award, you should contact our office for further information.
9. Students with dependents should complete the [Budget Adjustment & Loan Change Request Form](#) and [Expected Year Income Form](#) and contact their financial aid officer to discuss any budgeting concerns.
10. **Federal Direct Unsubsidized (Stafford) Loan and Federal Direct Graduate PLUS (GradPLUS) Loans** - All new students should complete a separate **Master Promissory Note (MPN)** for the Direct Unsubsidized Stafford Loan. If you will also be applying for the GradPLUS loan you will need to do a separate MPN. Please note that **Entrance Counseling** is required and can be completed at [Studentaid.gov](#) along with the MPN. Entrance Counseling is done once and applies to

both loans. If you are a continuing student who borrowed from these programs in the previous academic year, you will not have to complete another MPN or redo the Entrance Counseling.

**Please note that there is no place on the MPN to request loan amounts.**

a) Your financial aid offer letter will include the maximum amount you are eligible to borrow from the Federal Direct Unsubsidized Stafford Loan and Direct GradPLUS Loan.

After you review your Financial Aid Offer letter, complete the [Financial Aid Acceptance Form](#) within two weeks after receipt of the letter. Should you wish to borrow an amount that is different from what was recommended, you must indicate the amount you wish to borrow 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. These are the annual maximum amounts for Direct Unsubsidized Stafford, based on your year in school:

	1st Year	2nd Year	3rd Year	4th Year
VP&S	\$42,722	\$42,722	\$47,167	\$44,944

b) **We cannot originate either Direct Unsubsidized (Stafford) Loans or GradPLUS Loans until you have “accepted” them on the Financial Aid Acceptance Form.** You have the right to cancel these loan amounts or to subsequently change them. However, please be advised that changes may cause a delay with disbursement. For a GradPLUS loan you must also submit a Credit Authorization Form; you will receive instructions about this in the financial aid offer letter checklist which is part of your financial aid offer letter.

11. [Sibling/Spouse Enrollment Verification](#) is required for first year need based aid recipients if you have indicated on the FAFSA or CSS Profile that you will have one or more siblings or a spouse who will be enrolled **full-time** in college or graduate school during the academic year. This form should be completed by each sibling's/spouse's school and returned to our office no later than September 30<sup>th</sup> of the academic year. **If either your sibling or spouse do not enroll full-time as expected, your financial aid package may be adjusted.**
12. **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**. Verification applies to applicants for the Direct Unsubsidized Stafford loan, GradPLUS loan and Federal Work-Study programs.

**If you are selected for Verification**, our office will contact you with the appropriate Verification Worksheet. 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 the Direct Unsubsidized Stafford loan, GradPLUS loan and Federal Work-Study funds can be awarded.

**Please note:** also, that if you or your spouse receive untaxed benefits, the Verification process requires documentation from the appropriate agency.

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 Note on Penalties:** 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.
- Our office will then certify Federal Direct Stafford and GradPlus loan applications. This will be done only following a review of all on-time applications.
- 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.

**H**OW DOES CDM DETERMINE FINANCIAL NEED? Our financial aid program is designed to help meet the calculated need of our students. **"Need" is defined as the difference between anticipated expenses and family financial resources.** 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.

## **D**ETERMINATION OF A FAMILY'S FINANCIAL RESOURCES FOR SCHOOL NEED BASED Aid

Family resources are assessed based on the financial information provided by the family on the required FAFSA and CSS Profile applications (from the College Board). A family's total income (taxable and untaxed), as well as all assets (cash, investments, real estate, business value, etc.) are considered in the calculation. Funds held in formal retirement accounts (such as 401K plans) and the value of the parents' primary residence are NOT included. **The result of this calculation is used as a rationing index to determine eligibility for school need-based funds.**

CDM recognizes that our calculation may produce a "parent contribution" that may seem unrealistically high. Dental school is an expensive endeavor, and CDM's resources for need based aid are finite. We expect that families will assist to the degree that they are able. The amount that your parents are able and willing to contribute is a family decision. Any amount of the calculated parent contribution that your parents are unable or unwilling to actually contribute can be covered with federal or alternative loans.

### **Assessing Parent Contribution for School Need Based Aid**

Financial information from parents is **required** of all applicants for school need based aid **regardless** of marital status or length of time a student has been self-supporting. CDM does not recognize "independence" when determining eligibility for school-based scholarships and grants and low-interest loans, unless you are age 35 or older by the start of the academic year. This means that **parents who are divorced** must **each** provide the information requested on the CSS Profile. They can use passwords to complete these sections to ensure their information is private. Please be aware that stepparents must also provide their financial information.

### **Waiver of Parental Information**

Parental information may be waived only in very rare cases should extreme circumstances warrant it. The family situation must be well-documented and should include third-party verification, i.e. a statement from an attorney, social worker, member of clergy or family physician who has personal

knowledge of the family situation. Complete the required [Waiver of Parental Information](#) along with the required supplemental materials. Please contact your Financial Aid Officer if you wish to pursue this.

### **Parent Contribution(s) Is Not Assessed for Certain Funds**

Financial information from parents is not required if you are **applying only for Federal Work-Study, and external loans** such as the Federal Direct Unsubsidized Stafford Loan, GradPLUS, or other "alternative" loans.

### **Assessing Your (and Your Spouse's) Contribution for School Aid**

We expect that you will pay for a portion or all of your educational expenses. We will evaluate your (and your spouse's) ability to contribute from income and assets. CDM expects all first year students who are applying for institutional funds to contribute a **minimum** of \$1,200 from earnings. Most students will find summer to be the best time to work. On an individual basis, a Financial Aid Officer may reconsider this required "contribution" where a student's academic schedule or circumstances preclude working.

If you are employed during the summer in a research or dental-related program with limited remuneration, an adjustment may be made. You must provide a letter describing the nature of employment, income from the position, other resources for this period, and a list of expenses for the period covered by employment. You should submit the request and itemization at the end of the summer, but **no later than September 30<sup>th</sup>**. A revised financial aid offer will be made where appropriate.

**We expect spouses to work outside the home unless they are full-time students or caring for young children.** Only student and "dependent/child care" costs can be included in a student's budget.

**A contribution will also be expected from any assets you and/or your spouse hold, including all assets where you and/or your spouse are the taxpayers of record.**

**D**ETERMINATION OF ACADEMIC YEAR EXPENSES - Student budgets are divided into three areas:

**Tuition and Fees** (charges paid directly to the university), **Educational Expenses** (books & supplies, board exam fees and other costs not charged by the University), and **Living Expenses** (food, housing, and personal expenses). The budgets are used to calculate eligibility for all types of financial aid. You can see the full **Cost of Attendance** budget [here](#).

**A student's budget is computed only for enrolled periods - the summer between first and second year is not an enrolled period, so plan your finances carefully. The length of the academic year varies from class to class. Once you begin your second year, your academic periods run consecutively.**

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

- If you opt in to the CUIMC Medical Insurance Plan your budget will be increased by the single student insurance premium and your financial aid package will be adjusted accordingly.
- Medical/dental expenses in excess of the benefits provided by the CUIMC Student Health Service Program and non-elective dental costs that exceed \$200 per year will be considered, if documentation is provided.
- Students with dependents should complete the [Budget Adjustment & Loan Change Request Form](#) and the [Expected Year Income Form](#) and contact their financial aid officer to discuss any budgeting concerns.

- International Student Fee - \$160 assessed each semester by the International Students & Scholars Office - CUIMC.

- 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 **\$1600 a month**. The [Budget Adjustment & Loan Change Request Form](#) and a copy of your lease will be required before any adjustments to your budget are made. Check with your Financial Aid Officer before committing to additional housing expenses that you cannot cover with personal funds.

- Monthly Metro Card expense if living outside of Washington Heights

- Senior postgraduate application expenses cannot be included in your financial aid budget. We can recommend some outside sources that you may find helpful to fund these costs. Contact your financial aid officer if you have questions.

**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 expenses. If you do not get an apartment in 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 external loans, so it is to your advantage to **"think frugally"**.

**T**HE FINANCIAL AID PACKAGE AND AWARDING POLICIES - Once your calculated financial need is determined, a Financial Aid Officer will construct a package, or list of funds you can use to supplement the calculated family contribution in order to pay for dental school. The relative amount of each component is determined by the availability of funds and eligible guidelines for each source.

**SCHOOL NEED BASED AID IS AWARDED ONLY TO STUDENTS IN THE 4-YEAR DDS PROGRAM WHO ARE US CITIZENS OR PERMANENT RESIDENTS** - School funds are limited. Awarding policies are reviewed annually, and are based on projections of both available funds and the aggregate demonstrated need of our students.

Although we plan to make offers of need based grant and loan funds according to these models for all students who provide complete documentation in a timely manner, it is possible that institutional funds will be depleted before all students have been packaged.

Funds are allocated to each class, and students will be packaged in the order that their financial aid files become complete **until funds are depleted**. Thereafter, outside loans or family resources will have to be increased to make up any deficits.

1. If you are awarded a CDM Grant and a CDM Loan we will base your renewal amount on the previous year's amount. You will **not** need to file the CSS Profile application again. You will only

need to have both parents submit their most recent federal tax returns and the [Title VII Parent Financial Information](#) form.

2. Returning students who **did not** previously **receive** need based aid but who, because of changing family circumstances, would like consideration should meet our published deadlines. Follow the application instructions for new students and the deadlines for returning students. You will be considered for remaining institutional funds after our office completes the initial file review for on-time renewal applicants.

Returning CDM Grant recipients whose family circumstances have changed can request a re-evaluation by completing all documents required of new students.

3. You have the right to appeal your financial aid offer if there are extenuating circumstances not previously reported. Please submit your appeal in writing. We process revisions and appeals on a rolling basis. Routine appeals are handled by your Financial Aid Officer; more complicated cases are referred to the Financial Aid Appeals Committee. You may request an administrative review of your position by writing to Dana Wolf, DMD MS, Senior Associate Dean for Predoctoral Academic and Student Affairs, if you are not satisfied with the decision of the Appeals Committee.

**L****OANS** - Student loans are the main type of financial aid available to finance a dental education. Although some students will also be eligible for limited school grants, and a few will participate in service scholarship programs, the majority of students needing assistance will be dependent upon student loans to pay for most of the cost of dental school.

**It is very important for you to become the best informed consumer possible about the available loan programs and seriously consider the implications of assuming too much loan burden to pay for dental school.** It is difficult to say how much borrowing is "too much" because everyone's financial and family circumstances are different. If you are concerned about the amount of student loans you will have to take, you can seek additional counseling from our staff. This advice is particularly important if you have no resources from family or friends to help carry you through the period between finishing training and reaching near full earning potential.

Most financial aid recipients will borrow at least \$42,700 in Unsubsidized Federal Direct Stafford loans each year. Those students in each class who demonstrate the highest need will also be awarded school loans (CU Loans) with favorable repayment terms.

For a full description of School Loans, Federal Direct Loans, and private alternative loans [click here](#).

**S****SCHOOL NEED BASED GRANTS** - Grant funds from the College of Dental Medicine are awarded to those students who demonstrate the highest financial need. Grants are based on the remaining need after personal and family resources and a "grant eligibility threshold" has been subtracted from the total student budget.

The grant eligibility threshold for 2024-25 is \$50,000. To be eligible for institutional grants and loans you need to have "need" greater than this grant eligibility threshold of \$50,000. **Threshold levels are set annually, and are subject to change based on the availability of funds and on the aggregate "need" of our aid applicants.** In order to fund as many students as possible, we expect that institutional grants will range from \$1,000 to \$12,500. **That portion of the budget not covered by family resources and an institutional grant for the neediest can be covered by student loans.**

**R**EDUCTION OF LOANS BY EXTERNAL SCHOLARSHIPS - You are encouraged to seek scholarships and loans from funds that are not administered by the school (such as scholarships offered by local dental societies, private foundations, union, or fraternal organizations, etc.). Please visit our [website](#) where we provide information about other "external" sources of financial aid.

If you receive externally-awarded scholarships or loans, you **must** notify your 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: the GradPLUS loan will be reduced first; Federal Unsubsidized Direct loan will be reduced next; then the CU Loan, followed by the school grant, if applicable.

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

**T**uition Exemption - If you are a spouse, same-sex partner or child of University personnel, you may be eligible to receive tuition exemption benefits. **Partial tuition exemption** benefits for spouses or children of University personnel are evaluated on an individual basis and may be used to reduce outside loans if you also qualify for need-based school funding. If you are eligible for full-time tuition exemption benefits you will not be eligible for Need Based aid from the school. Eligibility guidelines and filing procedures may be obtained through the Office of Human Resources website.

## **I**NTERNATIONAL STUDENTS WHO DO NOT HOLD A PERMANENT RESIDENT VISA-

**Completion of the I-20 Form** - You will work with the International Students and Scholars Office-CUIMC ([ISSO-CUIMC](#)) 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 you are 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 ISSO-CUIMC at 212-305-8165.

**Eligibility for Financial Aid** - 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 Columbia or federal, state, or school sources.** If you acquire permanent resident status prior to graduation, you will become eligible for "external" state and federal assistance, and for school need-based aid, if funds are available after previous recipients who applied on time have been packaged.

The school has a few merit-based scholarships and a limited number of research and teaching liaison positions for which all students, including international students, are considered.

International and DACA students may face special challenges in financing their dental 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.

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 1<sup>st</sup> 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. Thus, 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.

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.

Students holding a nonresident visa will be charged an International Services Charge each term (\$160 for 2024-25, but subject to change). This fee supports the University's services to international students.

**Withholding Tax** - United States tax law requires the University to withhold tax at the rate of 14% on scholarship and fellowship grants paid to nonresident aliens in excess of the cost of tuition, books, fees and related classroom expenses. Although a CDM "merit" Scholarship/Grant awarded to an international student never exceeds this amount, the University's accounting system makes assumption that stipends are only given if other scholarship funds already cover tuition. **Therefore, to avoid having stipends incorrectly taxed, a CDM merit award to an international student will be applied towards the student's bill. This means students should be prepared with adequate personal funds to meet out-of-pocket expenses at the start of the year.** See [here](#) for more information.

Certain countries have entered into [tax treaties](#) with the United States which may serve to reduce this rate of withholding. However, even when such a treaty applies, the student and the University must report the full amount of such excess to the Internal Revenue Service. If you claim tax treaty benefits, you must also report this amount to your country of residence.

Because of legal restrictions, our staff and the staff of the ISSO-CUIMC are not permitted to answer individual questions from international students regarding tax liabilities. To assist you in complying with your tax obligations, the ISSO-CUIMC offers 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 WILL I HEAR?** **Current** students should receive financial aid offer letters at the beginning of June, provided all required documents and requested information have been submitted in a timely manner. **Entering** students in the Class of 2028 should receive financial aid offer letters by April 20<sup>th</sup>.

Prior to matriculation, **all notices and letters for entering** students will be sent to the email address you provided to the Admissions Office, until you have been instructed to activate your UNI (Columbia email address). Once activated, all mail will go to your UNI.

You should periodically check [NetPartner](#) to see if any items are still needed to complete your application.

You can **also expect to receive notification** from us **when the following events occur:**

- If you are selected for Verification;
- When loan checks arrive, for example from a private “alternative” loan or “outside” foundation;
- If adjustments are made to your initial offer.

## **G**RANTS AND SCHOLARSHIPS

**S****SCHOOL-ADMINISTERED GRANTS AND SCHOLARSHIPS** - These are awarded to students who have “calculated need”, according to the packaging model described earlier.

### **Need Based Grants**

Institutional grants range from \$1,000 to \$12,500. They include a few “named” funds such as the Ball, Barnett and Hass scholarship funds.

### **Named Scholarships**

A number of “named” scholarships are awarded throughout the 4 years by the College of Dental Medicine. These are one-time awards that recognize academic achievement, leadership, and various other considerations. Applications are not necessary for these awards; selection is made by the Academic Progress Committees or the Office of Student Affairs. One-time award amounts can range from \$1,000- \$10,000 based on the specific award fund.

CDM sponsors a number of **Research and Teaching Liaison Positions** for 3<sup>rd</sup> and 4<sup>th</sup> year students. During 2023-24 these competitive positions provided a \$3,394 stipend. The number of slots and level of support may vary from year to year.

**I****NTERSCHOOL SCHOLARSHIPS** - 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, 2024.**

**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.**

<b>Ellis</b>	Graduate students who are residents of Vermont or who have graduated from an accredited Vermont college or university.
<b>Hollingsworth</b>	Female Graduates of the University of Nebraska.

<b>Nichoplas</b>	Male or female student in any area of the University who has attended college or university in Greece. Only available to graduate or undergraduate students for two years.
<b>Poder</b>	Candidates must speak Estonian.
<b>Upton</b>	Children of employees of the Houghton Mifflin Company, Lexington, Massachusetts.

**E**XTERNAL 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 by Candid](#) 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.

**S**ERVICE SCHOLARSHIPS – A limited number of **Armed Forces Health Professions Scholarships** are available. These scholarships provide full payment of direct (tuition, fees, books, etc.) educational costs and a stipend for living expenses. Each carries a service commitment.

Students interested in applying for these programs are encouraged to discuss these options with us and with Dana Wolf, DMD MS, Senior Associate Dean for Predoctoral Academic and Student Affairs before making a commitment. You may obtain descriptive brochures and applications for these programs by contacting the following:

Kamaal David, HM1 (FMF)  
[Navy Medical Officer Recruiter](#)  
 26 Federal Plaza, Suite 13-100A New York, NY 10280  
 Cell: 917-696-4092  
 E-mail: [kamaal.r.david@navy.mil](mailto:kamaal.r.david@navy.mil)

Blondene P. Goulbourne, MAJ  
<http://www.healthcare.goarmy.com>  
 26 Federal Plaza Suite  
 1415 New York, NY 10278  
 Phone: (917) 790-9419  
 E-mail: [blondene.p.goulbourne.mil@army.mil](mailto:blondene.p.goulbourne.mil@army.mil)

Anthony Sackreiter, SSgt  
<https://www.airforce.com/careers/healthcare>  
 26 Federal Plaza, Suite 13-100A New York, NY 10280  
 Cell: 347-205-4211  
 E-mail: [Anthony.sackreiter@us.af.mil](mailto:Anthony.sackreiter@us.af.mil)



Scholarships are also available from the [National Health Service Corps Scholarship Program](#) for students who will be primary care dentists; which includes general and pediatric dentistry. These scholarships provide full payment of tuition and billable fees, a stipend for living expenses, and coverage of other educational expenses (see Student Budget for the amounts). For more information about scholarship opportunities through NHSC, you can also call 800-221-9393.

The [Indian Health Service Health Professions Scholarship](#) covers tuition, required fees and other educational and living expenses for qualified American Indian and Alaska Native students (members of federally recognized Tribes only) applying to, accepted by or enrolled in health professions programs. Students incur service obligations.

## **R**ULES FOR REFUNDS AND THE RETURN OF FINANCIAL AID FUNDS

**R**EFUND 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 Registrar's website. All students are 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 Senior Associate Dean for Predoctoral Academic and Student Affairs 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 Senior Associate Dean for Predoctoral Academic and Student Affairs determines the formal start and end date for a **leave of absence**. If you are approved for a leave of absence you will be subject to the *Refund and Return of Aid Calculations* listed below.

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

You will be able to view the revised financial aid offer based on the new period of attendance on NetPartner and must attend an exit interview with the Office of Student Financial Aid & Planning if you have taken any educational loans while enrolled. 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 30 days from the date the school has determined you withdrew.

**Title IV and Title VII Funds Calculation** - Students who received Title IV and Title VII 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, and Federal Direct Graduate PLUS loans.

- Title VII funds are the federal financial aid programs authorized under the Health Professions Training Act and include: LDS- Loans for Disadvantaged Students and HPSL- Health Professions Student Loan (DDS candidates only).
- Allowable charges include tuition and all billable fees (excluding the withdrawal fee) paid directly to Student Financial Services, as well as rent paid for Columbia owned housing.
- The percentage of Title IV and/or Title VII aid returned is determined by dividing the number of enrolled days 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 and Title VII aid disbursed or scheduled to be disbursed for that semester.
- Students will be requested to approve any post withdrawal disbursements after the Return of Title IV Funds Calculation is completed. The Office of Student Financial Aid & Planning will contact the student one time via email. If there is no response within 14 days a late disbursement of funds will not be authorized.

**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 and Title VII Funds calculation. Federal funds will be returned in the following order:

- Federal Direct Unsubsidized Stafford
  - GradPLUS Loan
  - HPSL
  - LDS
- State aid funds will be returned according to state guidelines.
  - External scholarships will be returned according to external granting institution guidelines.
  - Perform Return of School Funds and Private Loan Calculation. Order of the return of funds will be:
    - Columbia University Loans
    - School Grants/Scholarships
    - Private Loans

#### **Student's Responsibility**

- Repay loans according to the terms of the loan program(s).
- Repay any grant funds required by the calculation.
- Collection of any grant overpayments will be handled through Student Financial Services, utilizing the regular student billing system.
- Repay any funds released to the student because of a credit balance that now has to be returned 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.
- Complete required on-line loan Exit Counseling.

**P**OLICY ON FRAUD AND ABUSE IN FINANCIAL AID - The Office of Student Financial Aid & Planning for the Vagelos College of Physicians and Surgeons, the College of Dental Medicine, the Institute of Human Nutrition, and the Programs in Occupational Therapy, Physical Therapy and Genetic Counseling 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 \$99 million dollars during the 2023-24 academic year. This stewardship includes validating 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 Aid & 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 Aid & 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 Vagelos College of Physicians and Surgeons, College of Dental Medicine, the Institute of Human Nutrition, and the Programs in Occupational Therapy, Physical Therapy and Genetic Counseling. 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.

*The Office of Student Financial Aid & Planning is located in 154 Haven Avenue, Suite 405.*

*We are open from 9 am to 5 pm on Mondays, Tuesdays, Thursdays and Fridays.*

*Wednesdays we are open from 12pm to 5pm.*



Office of Student Financial Aid & Planning  
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College of Dental Medicine  
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[ps.columbia.edu/financialaid](https://ps.columbia.edu/financialaid)