



COLUMBIA UNIVERSITY
IRVING MEDICAL CENTER

FINANCIAL AID HANDBOOK

2024-25 DENTAL POSTDOCTORAL PROGRAMS



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FINANCIAL AID HANDBOOK

ACADEMIC YEAR 2024 - 25

POSTDOCTORAL PROGRAMS

THE 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.

You will be assigned to a Financial Aid Officer who will determine eligibility, prepare financial aid offers and work closely with you throughout your time in the program.

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

WHAT KIND OF FINANCIAL AID IS AVAILABLE? Students in the postdoctoral programs are eligible only for "external loans": Federal Direct Unsubsidized Loan (Stafford), Federal Direct Graduate PLUS (GradPLUS), and private alternative loans. There are no need-based scholarships or institutional loans available directly from our office. The programs eligible for federal loans are Endodontics, Periodontics, Prosthodontics, Orthodontics and Advanced Education in General Dentistry.

HOW DO I APPLY? US citizens and permanent residents should **complete the FAFSA**, student sections only, to establish eligibility for Federal Direct Unsubsidized Loan and GradPLUS. No parental information is required. If you are **married**, your spouse's financial information is also required. New students must also submit the **Aid Type Request Form**. International students do not need to complete a FAFSA, but should also complete the Aid Type Request Form.

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 aid from federal or state sources, and need not complete the FAFSA**. If you acquire permanent resident status prior to graduation, you may 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.

International students may be eligible for private alternative loans if you have a credit worthy cosigner, who is a US citizen or permanent resident.

INTERNATIONAL 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-CUMC ([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 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.

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 should be aware of the financial challenges when trying to secure private loans. You may contact us with any questions. The College of Dental Medicine cannot provide financial assistance to help you pay your cost of attendance and tuition and fees must be paid by the bill due date each term. 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 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 matriculation, preferably by May 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 to see 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 ISSO-CUIMC office 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 non-resident visa will be charged an International Services Charge (\$160 per term for 2024-25, but subject to change). This fee supports the University's services to international students.

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 SHOULD I APPLY? – New students who are US Citizens or Permanent Residents should submit the **Aid Type Request Form** and **FAFSA** by March 31st (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.**

Returning students should submit all materials by March 31st.

In addition, you must notify us about:

- any new financial aid (scholarships, personal loans, etc.) that becomes available after you file your applications
- change in marital status

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 financial aid offers will be made to students whose application materials are incomplete.

APPPLICATION MATERIALS - Please keep copies of completed materials.

New Students: 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 that are U.S. citizens or permanent residents who wish to establish eligibility for financial aid offered by the United States Department of Education (Title IV), i.e. the Federal Direct Unsubsidized Stafford and Federal Direct Graduate PLUS loans.

[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 a username and password you need to log in to 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 submitted your FAFSA, and **Columbia University Title IV Code 002707** was not one of the schools you originally listed, go online to [StudentAid.gov](https://studentaid.gov) to add us.

Note: *There may be private companies who charge to help you complete this form. There is no charge for filing a FAFSA, so be sure to go to the [correct website](#).*

2. **New Students** must complete the [Aid Type Request Form on NetPartner](#) for all programs. 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 are selected for Federal Verification and you do not hold U.S. 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 I94A), you may be eligible for federal financial aid. 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 Loan (Stafford) and Federal Direct Graduate PLUS (GradPLUS) Loans** - All new students should complete a **Master Promissory Note (MPN)** for the Direct Unsubsidized Loan (Stafford). 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](https://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 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 Loan (Stafford).

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 you are eligible for, you must indicate your requested loan amounts 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.

b) **We cannot originate either Direct Unsubsidized 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.

5. **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 and the Graduate Plus Loans.

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 Direct Unsubsidized Loans and Graduate Plus Loans can be awarded.

Please note also that if you or your spouse receives 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 Loan and GradPLUS loan 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.

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 offered 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 –

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, clothing 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](#).

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

- ✓ If you **opt in** to the “Medical Insurance Plan” your budget will be increased for the premium amount and your financial aid package will be adjusted accordingly.
- ✓ Student Health Service and/or Medical Insurance Premium for students with dependents.
- ✓ Medical/dental expenses in excess of the benefits provided by the CUIMC Student Health Service Program or 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 [Expected Year Income Form](#) and contact their financial aid officer to discuss any budgeting concerns.
- ✓ International Student Fee - \$160 (subject to change) assessed each semester by the International Students and Scholars Office (ISSO-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 **\$1,600 a month**. The **“[Budget Adjustment & Loan Change Request 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.
- ✓ Monthly MetroCard expense if living outside of Washington Heights.

Please contact your Financial Aid Officer if you have another special circumstance that you would like considered for a budget adjustment.

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”**.

L OANS - After you apply for financial aid, your Financial Aid Officer will notify you via a financial aid offer letter about your eligibility for specific loans. For a full description of Federal Direct Loans and private alternative loans [click here](#).

S CHOLARSHIPS AND GRANTS

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.

Ellis	Graduate students who are residents of Vermont or who have graduated from an accredited Vermont college or university.
Hollingsworth	Female graduates of the University of Nebraska.
Nichoplas	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.
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 [Grants to Individuals by Candid](#) and www.finaid.org.

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

REDUCTION 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 under "Important Resources" where we provide information about some "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; the Unsubsidized Federal Direct Loan will be reduced next. Alternative loans with higher interest rates than federal loans will be reduced first.

RULES FOR REFUNDS AND THE 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 Office of the University Registrar 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 Associate Dean for Graduate Education 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 Graduate Education determines both the official withdrawal date and 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.

RETURN 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 review 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. We must process all financial aid 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 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 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 requested to approve any post withdrawal disbursements after the Return of Title IV Funds Calculation is completed. The Office of Student Financial 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 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.
- 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 re-examined, 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, 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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