



COLUMBIA UNIVERSITY  
IRVING MEDICAL CENTER

# FINANCIAL AID HANDBOOK

## 2019-20

### PROGRAMS IN OCCUPATIONAL THERAPY

**COLUMBIA UNIVERSITY**  
**VAGELOS COLLEGE OF PHYSICIANS AND SURGEONS**  
 STUDENT FINANCIAL AID & PLANNING  
 ACADEMIC YEAR 2019-20  
**PROGRAMS IN OCCUPATIONAL THERAPY**  
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# VAGELOS COLLEGE OF PHYSICIANS & SURGEONS FINANCIAL AID HANDBOOK ACADEMIC YEAR 2019-20

## PROGRAMS IN OCCUPATIONAL THERAPY

**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 one of our Financial Aid Officers who will determine need and award financial aid packages, and work closely with you throughout Occupational Therapy 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 award 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 and other entities.

**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.

**Federal Work Study** is also available to MS students if you wish to cover some of your expenses through part-time earnings.

## MS IN OCCUPATIONAL THERAPY

### **W**HAT KIND OF FINANCIAL AID IS AVAILABLE?

Students in the MS Occupational Therapy program are eligible for "external loans": Federal Direct Unsubsidized Stafford, Federal Direct Graduate PLUS, private alternative loans and Federal Work Study. In addition, you can be considered for need-based institutional funding (grants and non-federal loans) by providing parental information on the FAFSA and on the CSS Profile application

**H**OW DO I APPLY? You must complete the CSS Profile along with the FAFSA application to determine eligibility for institutional need-based aid. If you wish to be considered only for Federal Work-Study and Federal Direct Stafford and Graduate PLUS Loans, only the FAFSA is needed. Once we have your information, we can determine your eligibility. It is your responsibility to file the appropriate application forms and to follow up if the aid you expected to receive is not awarded or has not been disbursed.

You **must** promptly notify our office throughout the academic year should any change occur in your family's financial circumstances from those you originally reported, and which are used as the basis for the determination of your eligibility for various types of financial aid. This includes a change in your marital status prior to or during the award period.

In addition, you must notify us about any new funds (scholarships, personal loans, etc.) that become available to you after you file your applications, or if siblings or spouse reported as expected to enroll as **full-time** students do not do so. This obligation extends throughout the entire academic year. **If they do not enroll full time as expected your financial aid may be adjusted.**

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.

## **G**UIDELINES TO DETERMINE WHOSE FINANCIAL INFORMATION MUST BE REPORTED

- **IF YOU ARE SEEKING ONLY external loans** such as the Federal Direct Unsubsidized Stafford, Federal Direct Graduate PLUS (GradPLUS), private/alternative loans, **and/or Federal Work Study**, US citizens and permanent residents should **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 INSTITUTIONAL GRANTS OR SCHOLARSHIPS**, you must **complete the FAFSA** (providing parental financial information as well as your own and your spouse's), and the **student/spouse and parent sections of the CSS Profile**.
  - **Parent information is required unless you will be 30 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.

**I**NTERNATIONAL AND DACA STUDENTS WHO DO NOT HOLD A PERMANENT RESIDENT VISA CANNOT RECEIVE FINANCIAL AID FROM FEDERAL, STATE OR NEED BASED INSTITUTIONAL SOURCES. 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 federal or state sources**, but you may qualify for "alternative loans" from outside sources and grants 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.

**WHEN SHOULD I APPLY?** – **New students** should submit the FAFSA and the CSS Financial Aid Profile application by **March 31<sup>st</sup>** (or within 2 weeks after acceptance, whichever is later if you are an entering student). The deadline for **returning students** is **March 31<sup>st</sup>**. **No awards will be made to students whose application materials are not complete.**

**APPLICATION MATERIALS** – Please keep copies of all your application materials!

**New students:** Should we request supplemental tax information for 2017, please submit via IDOC. If requested, [2018 tax forms](#), can be submitted online.

**Returning students** who need to submit [2018 tax forms](#), can submit online.

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 have been requested.

1. 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) and for any school funds.

[FAFSA on the Web](#) 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 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 "Financial Aid Review").

At this same website, you can complete a **Renewal FAFSA** if you applied for federal student aid last year. Be sure to keep copy of your **FAFSA on the Web** application before you submit it.

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

Read the instructions carefully when you complete your FAFSA or Renewal FAFSA. Most mistakes are made because students fail to follow instructions. Pay special attention to any questions on income as most errors occur in this area. Remember, **you will have to include parental information if you are applying for school funds. When completing your FAFSA, you will notice that the website will tell you that parental information is not required - but for**

**health professions students, it is necessary for consideration of certain funds and you should include it.**

If you want consideration for school funds and your parents are divorced or separated, information is required from both of your parents and their current spouses. Information from you and one parent must be entered on the FAFSA and officially processed by the federal processor.

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

**Returning students** who previously received a OT Grant will not need to file the CSS Financial Aid Profile after your first year. However, you must complete the FAFSA again with parental information as well. **If your parents are divorced or separated, the parent not completing the FAFSA online must complete the [FAFSA Worksheet](#). Please print, complete and submit to our office. Be sure to write your name and UNI on the paper copy.**

**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. Complete the [Aid Type Request Form on NetPartner](#) 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.
3. The [CSS Profile](#) application is a fee-based online financial aid application which collects supplemental information for us (the fee for first time applicants is \$25). Since some of the information that you provide on the FAFSA is also required on the CSS Financial Aid Profile application, you may want to complete both applications at the same time. The CSS Profile code for OT is 2184.

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](#), or call them at 844-202-0524.

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 or electronic upload to IDOC:

**Submit Documents Online:**  
<https://idoc.collegeboard.org/idoc/>

**US Postal Service Address:**  
College Board Processing Center  
P.O. Box 8570  
Portsmouth, NH 03802

**Courier Delivery (FedEx, etc.):**  
College Board Processing Center  
124 Heritage Avenue, Suite #14  
Portsmouth, NH 03801

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 [NetPartner](#), our online document tracking system. It will be available after **March 15, 2019**.

5. **IRS Tax Forms** - We require **signed and dated copies** of the 2017 IRS tax forms, the 1040, 1040A, or 1040EZ 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 by **March 31st** or 2 weeks after an offer of admission.

**Returning students** who had not applied for Columbia aid in 2018-2019 and who complete the CSS Profile will also have to submit 2017 tax returns via IDOC.

**Returning students** with school based aid who already provided 2017 tax returns for the 2018-2019 academic year will also need to submit signed copies of page 1&2 of 2018 tax returns for you, your spouse, and your parents [here](#). Submit these documents no later than **April 15th**.

#### 6. **Non-tax Filers**

**New Students:** If you did not have to file a tax return for 2017 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 2018-2019 and who complete the CSS Profile and did not file a tax return for 2017 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 2018-19 and who did not file a 2018 tax return, please go to our website and complete ["Why I Did Not File a Tax Return."](#)

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

7. **Permanent Resident Card** - If you 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 Stafford loans. 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.

8. The [Request To Be Classified "Disadvantaged"](#) helps us identify eligible students who may find that this designation helps them in the future for possible HHS funding. Please review the eligibility criteria on the Form and submit it to us if you think you may qualify.
9. If you are interested in a **Federal Work-Study** award, you should contact our office for further information.
10. Students with dependents should complete the [Dependent Care Form](#) and contact their financial aid officer to discuss any budgeting concerns.
11. **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.
12. **Commuting students** should submit information separately about both their commuting and living expenses.
13. **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 Grad PLUS loan you will need to do a separate MPN. Please note that **Entrance Counseling** is required and can be completed at [StudentLoans.gov](http://StudentLoans.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 the following: there is no place on the MPN to request loan amounts:**

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

After you review your financial aid award 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 Stafford Loans or Grad PLUS 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 for this process when you accept the loan.

14. [Sibling/Spouse Enrollment Verification](#) is required 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 30th of the academic year.
15. **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, 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 Direct Unsubsidized Loans, GradPLUS Loans and Federal Work-Study 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:** 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 give you consideration for school funds, if they are still available, and/or certify Federal Direct Stafford 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 DO WE DETERMINE FINANCIAL NEED? Our financial aid program is designed to help meet the demonstrated need of our students. **"Need"** is defined as the difference between anticipated expenses and 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 INSTITUTIONAL FUNDS - We use the federally-approved needs-analysis system called Federal Methodology (FM), as well as Institutional Methodology (IM), to calculate your family's ability to contribute towards educational expenses. We evaluate the information you provide on both the FAFSA and Need

Access to get a comprehensive picture of your family's relative financial strength. **The result of this calculation is used as a rationing index to determine eligibility for school need-based funds.**

#### **Assessing Parent Contribution for Institutional Aid**

Financial information from parents is **required** of all applicants for **institutional aid regardless** of marital status or length of time a student has been self-supporting. OT does not recognize "independence" when determining eligibility for school-based scholarships and grants and low-interest loans, **unless you will be age 30 by the start of the academic year**. This also means that **parents who are divorced** must **each** provide the information requested on the CSS Profile. They can use separate passwords to complete these sections, if they so desire. 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. Such documentation should include third-party verification, i.e. attorney, social worker, member of clergy or family physician who has personal knowledge of the family situation. Complete the required [Waiver of Parental Information](#) form website along with the required supplemental materials. Please contact your Financial Aid Officer if you wish to pursue this.

#### **Parent Contribution(s) Are 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, Graduate PLUS, or other "alternative" loans.

#### **Assessing Your (and your Spouse's) Contribution for Institutional 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. We expect all entering students who are applying for institutional funds to contribute a **minimum** of \$1,200 from earnings. Most students will find summer before matriculation 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.

**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 the student's budget on the award letter.

**A contribution is also 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 – You can refer to the single student budgets on our website.

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

- ✓ If you **opt in** to the "Medical Insurance Plan" your budget will be increased by an equal amount and your financial aid package will be adjusted accordingly.
- ✓ Student Health Service and/or Medical Insurance for students with dependents.

- ✓ Medical/dental care costs - Medical care costs 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.
- ✓ Child care for a single parent or when spouse is working outside the home.
- ✓ Expenses for students with dependents are reviewed on an individual basis. Be sure to discuss your situation with your financial aid officer when applying for aid.
- ✓ International Student Fee - \$100 assessed each semester by the International Students & Scholars Office-CUIMC.
- ✓ Rent – if it exceeds the rent in our “Average Student Budget”, up to a maximum of \$1,400 a month.
- ✓ Monthly metro card expense if living outside of Washington Heights.

The budget shown on an award letter reflects a student's expenses, with some adjustment for dependents if applicable. Students with dependents should meet with their Financial Aid Officer at the start of each year to review the items that were included for their family's living expenses.

**PLEASE NOTE!**

Other expenses will be considered if they are necessary and related to attendance in the Occupational Therapy Program, **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”**.

**THE FINANCIAL AID PACKAGE AND AWARDING POLICIES** - Once your demonstrated financial need is ascertained, a Financial Aid Officer will construct a "package" or list of funds you can use to supplement the family contribution in order to pay for school. The relative amount of each component of the package (grants/scholarships, and loans) is determined by the availability of funds and eligibility guidelines within each program. Packaging policies are modeled such that the most favorable program dollars are awarded to those with the greatest need.

If you apply only for external loans and Federal Work Study (student/spouse information was provided), awards are made in the following order:

1. Federal Direct Unsubsidized Stafford
2. Supplemental Loan Sources (Grad PLUS or private/alternative loans)
3. Federal College Work-Study (optional)

If you qualify for institutional aid (student/spouse/parents information was provided), awards are made in the following order:

1. OT need based scholarship (\$3,500 – \$10,000)
2. Institutional Loans
3. Federal Direct Unsubsidized Stafford
4. Federal Work-Study (optional)

**L OANS** - After reviewing your application, your Financial Aid Officer will notify you about your eligibility for specific loans. Upon request our office can provide information on loan terms and repayment options.

For more information about loan programs, visit our [website](#)

**F INANCIAL AID IN YOUR SECOND YEAR OF STUDY** – Financial aid for continuing students is renewable providing you remain in good academic standing and continue to demonstrate financial need. Applications for renewals are available each February for the following academic year. Given the variance in an individual's income and expenses, and the availability of funds, the financial aid package for a student's second year of study may differ from the previous 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, 2019. 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 who have graduated from an accredited Vermont college or university.
<b>Hollingworth</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. Available to graduate or undergraduate students for a maximum of 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 online](#) 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.

**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 OT societies, private foundations, union, or fraternal organizations, etc.). Please visit our website under Important Resources for 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: Grad PLUS loan will be reduced first; Unsubsidized Federal Direct Stafford will be reduced next. Alternative loans with higher interest rates than federal loans will be reduced first.

## **S**ERVICE SCHOLARSHIPS –

The [New York City Board Of Education](#) provides scholarships for both first and second year students. This service scholarship pays for one year of tuition in exchange for twenty-four months of service after graduation as an Occupational Therapist in a public school at the regular salary. These service scholarships are renewable for the second year of study contingent upon funding. Further information may be obtained by calling the Board of Education at (718) 935-2449, or in writing:

NYC Department of Education  
Scholarship Incentives and Speech Programs  
65 Court Street, Room 508  
Brooklyn, NY 11201  
Attention: OT/PT Scholarship Program

**F**EDERAL WORK-STUDY PROGRAM (FWS) – This program provides an opportunity for students who are US citizens or Permanent Residents who are enrolled at least half time to earn money to cover a part their educational expenses. Funds provided to the University by the Federal Government subsidize a portion of the wages paid to the students.

Students interested in FWS opportunities should complete the FAFSA form and check with us regarding eligibility.

# **D**OCTOR OF OCCUPATIONAL THERAPY

## **W**HAT KIND OF FINANCIAL AID IS AVAILABLE?

Students in the Doctor of Occupational Therapy program are eligible only for "external loans": Federal Direct Unsubsidized Stafford, Federal Direct Graduate PLUS, and private alternative loans. There are no need-based scholarships or institutional loans available directly from our office.

Complete the [Aid Type Request Form on NetPartner](#) 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.

Please review the information on pages 4-5 of this Handbook on completing the FAFSA for applying for the Federal Direct Unsubsidized Stafford, and Federal Direct Graduate PLUS loans, and the follow up activities for activating the loans. Please also review the information on pages 9-10 regarding the determination of academic year expenses.

## **R**ULES FOR REFUND AND 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 [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 Director of the Programs in Occupational Therapy, 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 Director of the Programs in Occupational Therapy 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.

**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 receive a revised award letter based on the new period of attendance and must attend an exit interview with the Office of Student Financial Aid & Planning. 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 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, Federal Perkins loans 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 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 institutional 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:
  - Federal Direct Unsubsidized Stafford
  - Federal Direct Graduate PLUS
  - Institutional Aid
- 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 have 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.

**POLICY 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 \$78 million dollars during the 2018-19 academic year.

This stewardship includes validating of 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, 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 Rm 139 of the Black Building.*

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

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



**COLUMBIA UNIVERSITY**  
**IRVING MEDICAL CENTER**

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