



Guide to Fees and Payments Columbia

2002–2003

This brochure provides information about paying for your Columbia University education. It covers three major topics:

UNIVERSITY TUITION AND FEES

This section explains the charges you will find included on your Student Account Statement and lists the current rates for tuition and other University fees.

BILLING AND PAYMENTS

This section describes the Student Account Statement, when it is issued, and how you should make payment.

FINANCING

This section covers financing options and describes how funds are posted to your student account.

Several offices within the University are involved in the student billing process. Departments such as Residence Halls, Dining Services, Athletics, International Students and Scholars, and Health Services offer services that result in charges to the student account. Financial aid offices serving each school assess students' financial need, award financial aid, and also offer guidance on educational financing. Student Financial Services (SFS) issues Student Account Statements and accepts payment, and offers students and their families guidance on educational financing without regard to income eligibility.

If you have questions regarding the billing process or charges to your student account, please don't hesitate to contact these offices (see the Contacts sections at the end of this brochure).

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University Tuition and Fees

TUITION AND FEES

Listed below are tuition rates by school followed by a section with descriptions of certain University Fees.

TUITION RATES

Tuition is assessed as either a flat fee or at a per-point rate depending on your school or program. In schools that have both a flat rate and a per-point rate, the flat rate is charged for the range of points specified below. You will be charged the per-point rate for points taken above or below this range.

Note: All rates listed are per term unless otherwise indicated.

TUITION AND FEES *Morningside Campus*

	Program Points	Tuition Flat Fee	Tuition Per Point
Architecture			
New York/Paris	12 to 19	\$9,990	\$666
All Other Programs	12 to 19	\$13,470	\$898
Arts			
M.F.A. Research		\$1,219	
M.F.A. Full Residency	12 to 18	\$14,764	\$984
M.F.A. Half Residency	< 12	\$5,905	
<i>\$10 Student Activity Fee for the above programs</i>			
<i>\$45 Materials Fee for M.F.A. Full Residency</i>			
<i>\$550 Thesis Fee for M.F.A. Research, 4th year Film Division</i>			
<i>\$1,500 Thesis Fee for M.F.A. Research, all other Film Division</i>			
<i>\$2,000 Thesis Fee for M.F.A. Research, Theatre Division, annual</i>			
<i>\$1,500 Thesis Fee for M.F.A. Research optional course, Writing Division</i>			
Nondegree Special			\$1,058
Biosphere Program			
	min. 12	\$13,595	
<i>\$160 Student Activity Fee</i>			
<i>\$250 Field Trip Fee for Earth Semester</i>			
<i>\$100 Field Trip Fee for Research Semester</i>			
<i>\$200 Field Trip Fee for Universe Semester</i>			
<i>\$125 Reader Fee for Earth Semester</i>			
<i>\$80 Reader Fee for Research Semester</i>			
Business			
M.B.A., Ph.D.	1 to 13		\$1,072
	>13 to <17	\$16,076	
	17 to <20	\$20,896	
	20 to 23	\$24,646	\$1,072
Executive M.B.A.			\$1,072
Center for Environmental Research and Conservation			
Case Studies in Conservation Biology			
Consortium		\$275 per course	
Special		\$495 per course	
All Other CERC Students		\$550 per course	
Extended Case Studies in Conservation Biology			
Consortium		\$550 per course	
Special		\$990 per course	
All Other CERC Students		\$1,100 per course	
Columbia College			
Undergraduate		\$13,595	
9th Term Undergraduate			\$910
<i>\$250 Student Life Fee for the above programs</i>			
<i>\$250 Orientation Fee, 1st term only</i>			
<i>\$780 per point added to tuition for music instruction courses</i>			

	Program Points	Tuition Flat Fee	Tuition Per Point
Continuing Education and Special Programs			
American Language Program			
ALP Course Z1003			\$868
All Other ALP Courses			\$400
Non-ALP Courses			\$868
<i>\$45 Student Activity Fee for full-time students</i>			
Auditing Program			
Lifelong Learners		\$400 per course	
All Others		\$1,000 per course	
Berlin Program (Non-Consortium)			
	min. 12	\$12,000	
CTA Program			
<i>\$25 Computer Laboratory Fee</i>			
EITM			
<i>\$25 Computer Laboratory Fee</i>			
Reid Hall (Non-Univ. of Penn.)			
	min. 12	\$12,000	
Special Students Program			
Egypt Archeology Program		\$11,455	
Fund-raising Management Program		\$900 per course	
Noncredit Courses for HS Students (N0XXX)		\$850 per course	
Noncredit GIS Courses			\$516
Noncredit Language Courses (N0XXX)		\$1,200 per course	
Noncredit SCC Courses			\$608
Noncredit Writing Courses (N3XXX)		\$2,275 per course	
Postbaccalaureate Classics Program		\$5,680	
Credit Courses—3 points only		\$3,080	
All Other Credit Courses			\$868
<i>\$17 Writing Program Fee for F3XXX, N3XXX, and W3XXX writing courses</i>			
Engineering and Applied Science			
Undergraduate			
<i>\$250 Student Life Fee</i>			
<i>\$250 Orientation Fee, 1st term only</i>			
Graduate			
General Studies			
B.A., B.S., JTS Joint Program	17 or more	\$14,926	\$878
<i>\$165 Student Life Fee for fewer than 9 points</i>			
<i>\$183 Student Life Fee for 9 points or more</i>			
<i>\$25 Orientation Fee, 1st term only</i>			
Postbaccalaureate Premedical Maintenance of Status	17 or more	\$14,926 \$71	\$878
<i>\$19 Student Activity Fee for fewer than 9 points</i>			
<i>\$38 Student Activity Fee for 9 points or more</i>			

University Tuition and Fees

	Program Points	Tuition Flat Fee	Tuition Per Point
Graduate School of Arts and Sciences			
Full Residence Unit		\$14,316	
Half Residence Unit		\$7,756	
Quarter Residence Unit		\$4,480	
Extended Residence		\$7,158	
<i>\$15 Student Activity Fee for the above programs</i>			
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Matriculation and Facilities		\$1,196	
M.A. French Cultural Studies		\$8,000	
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Liberal Studies M.A.			\$866
<i>\$17 Student Activity Fee</i>			
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International and Public Affairs			
Executive M.P.A.			\$826
All Other Programs	12 to 19	\$14,362	\$1,226
<i>\$30 Student Activity Fee for the above programs</i>			
<i>\$150 Computer Lab Fee for the above programs</i>			
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Earth Systems Science, Policy, and Management		\$12,996	\$1,082
<i>\$250 Field Trip Fee</i>			
<i>\$320 Biosphere Activity Fee</i>			
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Journalism			
PEW	1 to 4.5	\$6,473	\$1,152
M.S. Part Time	1 to 11.5		\$1,014
M.S. Full Time	12 to 19	\$15,464	\$1,014
Doctoral Part Time	1 to 11.5		\$1,014
Doctoral Full Time	12 to 19	\$13,811	\$1,014
Research		\$1,000	
Special Research		\$6,000	
Dissertation Defense		\$2,500	
All Other Programs	12 to 19	\$13,811	\$1,152
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Law			
Associates (LL.M., J.S.D.)	0 to 19	\$8,175	\$1,636
All Other LL.M. and J.S.D.	10 to 19	\$16,350	\$1,636
J.D., Special	10 to 19	\$16,350	\$1,636
J.D., Post 6th Term		\$4,088	
Paris 1 Double Degree		\$8,175	
<i>\$67 Student Activity Fee for the above programs except for Paris 1 when taking courses in Paris</i>			
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Social Work			
NIMH Training Grant Seminar		\$750	
Dissertation Seminar (annual)		\$1,196	
Continuing Doctoral Registration		\$400	
All Other Programs except Continuing Education			\$776
<i>\$25 Student Activity Fee for the above programs</i>			
<i>\$25 Malpractice Insurance Fee for any students in fieldwork</i>			
<i>\$50 Computer Lab Paper Fee for students using computer lab printers</i>			
<i>\$200 Orientation and Events Fee, 1st term only</i>			

TUITION AND FEES <i>Health Sciences Campus</i>			
	Program Points	Tuition Flat Fee	Tuition Per Point
Dental and Oral Surgery			
D.D.S.	Full	\$17,446	
<i>\$200 Student Activity Fee, annual</i>			
<i>\$68 Disability Insurance Fee, annual</i>			
<i>\$1,490 Dental Kit Fee</i>			
<i>\$250 Clinical Deposit, 1st year only</i>			
Postdoctoral 2-year Program			
1st and 2nd year	Full	\$17,446	
Postdoctoral 3-year Program			
1st year	Full	\$12,682	
2nd year	Full	\$17,446	
3rd year, Prostho and Perio	Full	\$3,096	
Postdoctoral Distance Program			
1st and 2nd year	Full	\$19,500	
3rd year	Full	\$10,000	
<i>\$68 Disability Insurance Fee, except Distance Program, annual</i>			
<i>\$200 Clinic Assessment Fee, 1st, 2nd, 3rd year, except Distance Program, annual</i>			
<i>\$1,000 Technology/Program Fee, 1st and 2nd year Endo</i>			
<i>\$500 Instrument Use Fee, 1st and 2nd year Peds, annual</i>			
<i>\$1,500 Instrument Fee, 1st year Perio, annual</i>			
<i>\$3,750 Instrument and Program Fee, 1st year Prostho/Distance Program, annual</i>			
<i>\$2,375 Instrument and Program Fee, 2nd and 3rd year Prostho, annual</i>			
Nursing			
Undergraduate			\$834
M.S., Clinical Courses			\$1,060
M.S., All Others			\$834
<i>\$50 Technology Fee and \$50 Course Fee for 12 points or more</i>			
<i>\$25 Technology Fee and \$25 Course Fee for fewer than 12 points</i>			
D.N.Sc.			
D.N.Sc. Dissertation		\$2,205	\$1,138
<i>\$50 Technology Fee for the above programs</i>			
<i>\$100 Course Fee for the above programs</i>			
Occupational Therapy			
			\$812
<i>\$65 Student Activity Fee for 11 points or more</i>			
<i>\$25 Student Activity Fee for 6 to fewer than 11 points</i>			
Physical Therapy			
			\$812
<i>\$40 Student Activity Fee for fewer than 12 points</i>			
<i>\$60 Student Activity Fee for more than 12 points</i>			
Physicians and Surgeons			
M.D.	Full	\$17,008	
<i>\$150 Microscope and Slide Rental, 1st and 2nd year, annual</i>			
<i>\$68 Disability Insurance Fee, annual</i>			
Doris Duke Clinical Research			
	≤12	\$500	
	>12		\$1,134

University Tuition and Fees

	Program Points	Tuition Flat Fee	Tuition Per Point
Nutrition	15 to 19	\$13,214	\$882
Psychoanalytic Research	Full	\$2,000	\$134
Public Health			
M.P.H., M.S., D.P.H.			\$904
<i>\$15 Student Activity Fee for the above programs</i>			
Executive M.P.H. 1st year		\$6,624	
2nd year		\$6,926	
<i>\$15 Student Activity Fee for the above program</i>			
<i>\$904 Program Fee for the above program</i>			

COMPUTER ACCESS FEE *Health Sciences Campus*

If you are a student on the Health Sciences Campus, you will be charged a Computer Access Fee each term. This mandatory fee entitles you to use computer labs, provides e-mail and Internet access, and supports a Student Help Desk.

INTERNATIONAL SERVICES CHARGE

If you are a student holding a nonresident visa, you will be charged an International Services Charge each term. This fee supports the University's services to international students. This fee will not be charged to students in Continuing Education and Special Programs, with the exception of those in the Special Students Program.

STUDENT LIFE FEE *Morningside Campus*

If you are an undergraduate student in the College, Engineering, or General Studies, you will be charged a Student Life Fee. This fee supports student activities in your school, provides access to the facilities at the Dodge Physical Fitness Center and Lerner Hall, supports enhancements for the libraries and computer networks, and entitles you to the use of computer labs, laser printers, and unlimited e-mail.

TRANSCRIPT FEE

If you are an entering student, you will be charged a one-time fee that entitles you to copies of your transcript at no additional charge. This fee will not be charged to students in the American Language Program.

UNIVERSITY FACILITIES FEE *Morningside Campus*

If you are registered on the Morningside Campus, a University Facilities Fee will be charged to you each term. This mandatory fee provides access to the facilities at the Dodge Physical Fitness Center and Lerner Hall, and supports enhancements for the libraries and computer networks. This fee will not be charged to undergraduate students who are charged the Student Life Fee, to students in the Graduate School of Arts and Sciences who are registered for Matriculation and Facilities, to students in the American Language Program, or to students in a course of study away from the University.

GENERAL FEES

Computer Access Fee <i>Health Sciences Campus</i>	\$25 per term
International Services Charge	\$50 per term
Student Life Fee <i>Morningside undergraduates</i>	
College and Engineering	\$250 per term
General Studies (fewer than 9 points)	\$165 per term
General Studies (9 points or more)	\$183 per term
Transcript Fee	\$45 one time
University Facilities Fee <i>Morningside Campus</i>	
Full-Time Programs (except as noted)	\$67 per term
Part-Time Programs	\$50 per term
Executive M.B.A. Programs	\$17 per term

OTHER FEES

Depending on your school and program, you may be charged other fees, such as course or lab fees, orientation fees, or casebook fees.

HOUSING

UNIVERSITY RESIDENCE HALLS *Morningside Campus*

Most continuing students select rooms for the academic year through the selection process carried out during the previous Spring Term and sign Occupancy Agreements before the first Student Account Statement of the Fall Term is issued. New students are sent an Occupancy Agreement as assignments are made.

Once you have signed and returned an Occupancy Agreement to the Residence Halls Office, the charge will appear on the next Student Account Statement. If you are not charged on the first Statement due to a late assignment, your charges should be paid by the due date or, thereafter, when a room assignment is made.

Individual Occupancy Agreements will list the room rate for the academic year. These rates may vary by contract length and building to which you are assigned. The chart below approximates the amount that will be billed through your Student Account Statement *each term*.

UNIVERSITY RESIDENCE HALL CHARGES *Morningside Campus*

Undergraduate	\$2,493–\$3,088 per term
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UNIVERSITY APARTMENT HOUSING *Morningside Campus*

If you are in University-owned rooms or apartments in 362 or 500 Riverside Drive, 950 Columbus Avenue, 18, 63, or 74 West 108th Street, 544 West 110th Street, 535 or 601 West 112th Street, 600 West 113th Street, 503 West 121st Street, or 600 West 122nd Street, your housing charge will be billed on the Student Account Statement. Your contract will state the term charge, which is payable by the term due date or, thereafter, when you sign your contract.

UNIVERSITY RESIDENCE HALLS *Health Sciences Campus*

Housing charges for most Health Sciences students living in Bard Hall or The Georgian Residence will appear on the first Student Account Statement. If you are not charged on the first statement, payment should be made by the due date or, thereafter, when you sign your housing contract.

DINING SERVICES *Morningside Campus*

FIRST-YEAR UNDERGRADUATE STUDENTS

If you are a first-year student residing in University Residence Halls, you are required to participate in one of the four meal plan options for the entire academic year. Each plan offers a certain number of meals and Columbia Points. Meals include brunch and dinner every day. If you choose *Plan One*, your Student Account Statement will reflect a \$1,630 meal charge and a \$150 Columbia Points charge each term; *Plan Two*: \$1,480 meal charge, \$300 Columbia Points; *Plan Three*: \$1,380 meal charge, \$400 Columbia Points; *Plan Four*: \$1,280 meal charge, \$500 Columbia Points. You may also purchase Dining Dollars throughout the term to supplement any of the meal plan options.

You may choose to change your meal plan within the first two weeks of the Fall Term and/or within the first week of the Spring Term for a charge of \$50.

Please note: Dining Dollars are nonrefundable, but your balance may be rolled over from year to year as long as you are registered. Columbia Points may be rolled over from the Fall Term to the Spring Term, but they expire at the end of the Spring Term.

UPPERCLASS AND GRADUATE STUDENTS

If you are an upperclass or graduate student, you may choose from four plans for the academic year, which offer a set number of meals for each term. Meals include brunch and dinner every day. Your Student Account Statement will reflect the charge for the meal plan chosen each term. You may also purchase Dining Dollars throughout the term to supplement any of the meal plan options.

You may choose to change your Upperclass Meal Plan within the first two weeks of the Fall Term and/or within the first week of the Spring Term for a charge of \$25.

Please note: Unused Upperclass Meal Plan meals may be rolled over from the Fall Term to the Spring Term, but they expire at the end of the Spring Term. Dining Dollars are nonrefundable, but your balance may be rolled over from year to year as long as you are registered.

DINING SERVICES *Morningside Campus*

	Fall Term	Spring Term
First-year Undergraduates		
Plan One (210 meals, 150 Columbia Points)	\$1,780	\$1,780
Plan Two (185 meals, 300 Columbia Points)	\$1,780	\$1,780
Plan Three (150 meals, 400 Columbia Points)	\$1,780	\$1,780
Plan Four (115 meals, 500 Columbia Points)	\$1,780	\$1,780
<i>\$50 change fee</i>		
Upperclass and Graduate Students		
150 Meal Plan (150 meals)	\$1,380	\$1,380
75 Meal Plan (75 meals)	\$735	\$735
45 Meal Plan (45 meals)	\$480	\$480
30 Meal Plan (30 meals)	\$345	\$345
<i>\$25 change fee</i>		

HEALTH SERVICE AND MEDICAL INSURANCE FEES

Morningside Campus

If you are a full-time or residential student, you are required to enroll in Health Services at Columbia (for on-campus services) for which you will be charged the Health Service Fee, and to have medical insurance coverage for services that are not available on campus. You may enroll in the Columbia Student Medical Insurance Plan or prove comparable coverage. Enrollment in Health Services at Columbia and the Student Medical Insurance Plan is optional for part-time students. *It is not possible for any student to be enrolled in the Student Medical Insurance Plan without also being enrolled in Health Services at Columbia.*

You may request to waive enrollment in Health Services at Columbia *only if* you are in a Special Registration category. To request a waiver of enrollment in the Student Medical Insurance Plan, you must document coverage in another comparable plan.

Student Medical Insurance Plan Enrollment/Waiver forms and brochures are mailed to all students; additional insurance information and forms may be obtained by calling the plan administrator, Chickering Benefit Planning Insurance Agency, Inc. at 800/859-8471, or you may inquire on line at www.chickering.com/columbiadirect.html. If you wish to enroll in the Student Medical Insurance Plan, or if you are a full-time student and wish to waive the student coverage in favor of your own policy, you must complete the Enrollment/Waiver form and return it to Chickering (not to Columbia).

Enrollment/Waiver forms will be accepted until September 30 for the Fall Term and, for new students only, until February 1 for the Spring Term. Any full-time student who does not return the Enrollment/Waiver form will automatically be enrolled in and billed for the Basic level of the Plan.

Please remember that both the Basic and Comprehensive levels of the Plan are one-year policies; the plan you choose for the Fall Term will automatically roll over for the Spring Term. You must, however, enroll in or waive the Columbia Student Medical Insurance Plan each Fall Term. Failure to do so will result in your being enrolled in and billed for the Basic level of the Plan.

For additional information, please call the Health Services Enrollment Office at 212/854-7210 or visit our Web site at www.health.columbia.edu.

Health Sciences Campus

If you are certified as a full-time Health Sciences Campus student, you are required to have both Student Health Service coverage, which entitles you to treatment at the University Health Service Clinic, and Blue Cross Hospitalization or equivalent hospitalization coverage. You will be automatically charged for student coverage and must enroll at the Student Health Office, 60 Haven Avenue.

You have the option of upgrading your Health Service and Blue Cross Hospitalization coverage when you enroll. Further, it is required that the scope of coverage under the Student Health Service and hospitalization plans be equivalent. For instance, if you elect fam-

ily coverage under one plan, you must do so under the other as well.

If you have comparable hospitalization coverage, you must present proof of it to the Student Health Office in order to obtain a waiver.

Fees are annual in the Fall Term for the period September 1 through August 31. Prorated fees are assessed for students entering in the Spring or Summer Term, as well as for students whose registration status changes to full time during the academic year. Students who are full time in the Fall Term and are eligible to graduate in February must apply by September 30 for a waiver of the fees for the period February 1 through August 31 at Student Administrative Services, 1-141 Black Building.

Full-time students in doctoral programs with no courses and no regular laboratory or other work on the Health Sciences Campus, and students whose academic programs require them to live and study and/or do fieldwork outside New York City (i.e., the five boroughs) for one or more terms, may also be eligible for a waiver. Such students should provide proof of continuing, comparable health insurance for outpatient, physician, emergency, and hospital services to their school, program, or department.

Part-time students have the option to purchase coverage. In order to elect Blue Cross Hospitalization, you must also purchase Student Health coverage.

Please refer to this year's *Student Health Service* brochure for more specific information, especially if you are a student in a dual degree program.

HEALTH SERVICE AND MEDICAL INSURANCE FEES

MORNINGSIDE CAMPUS

	Fall Term	Spring Term
Health Service Fee	\$258	\$258
Biosphere	\$135	\$135
Journalism M.S.	\$308	\$258
Medical Insurance Plan Fee		
Basic Level	\$372	\$571 incl. Summer
Comprehensive Level	\$545	\$837 incl. Summer

HEALTH SCIENCES CAMPUS

	Annual	Spring Term New Students Only
Health Service Fee		
Student	\$1,093	\$638
Two Persons	\$2,186	\$1,276
Family	\$3,279	\$1,913
Blue Cross Hospitalization Fee		
Student	\$532	\$311
Two Persons	\$1,042	\$608
Family	\$1,551	\$905

OTHER CHARGES

LATE PAYMENT CHARGES

If Columbia University does not receive the total amount due for the term on or before the payment due date, you will be subject to late payment charges. If you make a subsequent change to your program that results in increased charges and you do not pay the difference at the time of the change, you will be subject to late payment charges. A one-time charge of \$150 per term will be imposed on your student account. In addition, a charge of 1 percent per billing cycle will be imposed on any amount past due thereafter.

LATE REGISTRATION FEE

You will be assessed a \$50 fee if you register during the University's late registration period. You may be permitted to register after the late registration period in certain schools; a \$100 fee will be assessed.

RETURNED CHECK FEE

You will be assessed a \$20 fee for any check that is not honored by the bank.

OTHER CHARGES

Late Payment Charge	\$150 per term and 1% per cycle thereafter
Late Registration Fee	\$50 or \$100 per term
Returned Check Fee	\$20 per check

Billing and Payments

BILLING SCHEDULE

	Statement Issued	Payment Due
FALL TERM	July 19, 2002	August 22, 2002
SPRING TERM	December 6, 2002	January 9, 2003

THE STUDENT ACCOUNT STATEMENT

Your Student Account Statement will be mailed to you each time it is produced. You may also view your Statements, and authorize others to view them, through Student Services On-Line. Anyone authorized by you to view your Statements will be able to do so through the Student Financial Services Web site.

The first Student Account Statement each term will include a section for all charges and credits that have occurred since the previous Statement was produced, as well as an anticipated activity section for the upcoming term. If you are a student in a school that has tuition rates based on the number of points or a tuition category for which you register, and you did not register prior to the production of the first Student Account Statement, it will also include an anticipated adjustment section that requires you to calculate any charges that cannot be determined prior to registration.

After the Change of Program period, another Student Account Statement will be produced that will include all charges and credits for the term in the current charges and credits section. Financial aid or payment plan funds that have not yet been received will be reflected in the anticipated activity section. Financial aid anticipated credits are temporary; they will either become actual when all requirements have been met and be listed with current activity or expire after the term begins. When anticipated financial aid expires, you will be responsible for paying any balance on your account to avoid late payment charges.

Students who make changes to their programs or add Dining, Housing, or other charges that result in an increase in the amount due must pay the difference at the time of the change to avoid late payment charges. Students admitted to the University after the first Student Account Statement for the term is produced must pay tuition and other charges at the time of registration.

Please note: Student Account Statements will *not* include all of your University or education-related costs, such as some housing billed by University Apartment Housing, student ID card replacement fees, and telecommunications charges. These charges will be billed separately.

SUBSEQUENT STATEMENTS

Charges that are incurred over the course of the term, such as Dining Dollars, will be billed during the billing cycle in which they are incurred.

You will receive a Student Account Statement each cycle in which there is current activity (a new charge or a new credit to

your account), if there has been an adjustment to your account from the previous billing cycle (a revised charge or revised credit), or if a debit or credit balance remains on your account.

BILLING ADDRESS

Your Student Account Statement will be produced in your name but may be mailed to any one address that you designate as a “billing address,” such as your permanent, local, or special address. Your permanent address will be used unless you change your designated billing address by contacting Student Financial Services.

PAYMENT METHODS

Payment may be made by check (which *must* be in U.S. currency drawn on a U.S. bank), money order, cash, traveler’s checks, wire transfers, ACH (automatic withdrawal from your bank account), and credit card (through an outside vendor). All payments should include the student’s name and Social Security number or nine-digit Columbia University identification number.

Checks and money orders should be made payable to Columbia University and mailed to our lockbox. Payments by mail must be received, *not simply postmarked*, by the due date in order to avoid late payment charges. A return envelope is provided with the Student Account Statement for your convenience. *Please note:* This is a processing center and cannot accept any mailing that requires signature for receipt. Do not mail cash, credit card authorizations, or correspondence to the lockbox. All correspondence should be sent to Student Financial Services.

Payments by check, cash and traveler’s checks may be made in person at the Cashier’s Office on the Morningside or Health Sciences Campus. You may also place your check in the drop-box at the Cashier’s Office on the Morningside Campus.

Wire transfers must include the student’s name and Social Security number or nine-digit Columbia University identification number in addition to the notation “tuition payment” in the detail field. Failure to do so by the sending bank will delay or prevent the posting of your payment to your student account.

ACH payments may be made through the Student Financial Services Web site.

The University has contracted with an outside vendor to process payments for those who choose to pay by credit card. The vendor will charge you a convenience fee based on the amount of your payment. Additional information and the convenience fee schedule may be viewed on the Student Financial Services Web site. This method allows you to pay either by telephone or on line.

Pertinent address, telephone, Web sites, and wire information for these methods of payment are listed in the Billing Contacts section.

ADMISSION DEPOSITS

A deposit is required of new students in some schools within the University in order to reserve a place in the entering class. If you have paid a deposit that is to be applied against tuition, and it is not reflected on your first Student Account Statement of the term, you may deduct that amount from any amount due.

If you do not register, you are not entitled to a refund of your deposit. If you wish to defer admission and have your deposit credited to a later term, you must contact the appropriate admissions office.

REFUNDS

If your student account has a credit balance, you may be entitled to a refund. Refunds are not issued on any *anticipated* credits, only on *actual* credits. If you incur any charges after receiving a refund, you are responsible for paying those charges. Refunds are issued by mailing a check or by direct deposit. If you wish to apply for a refund or file a Direct Deposit Authorization, please contact Student Financial Services or visit our Student Services Web site.

DELINQUENT ACCOUNTS

Students with a past due student account balance may be prohibited from registering, changing programs, or obtaining a diploma or transcripts. The University may utilize the services of an attorney, collection agent, and/or its in-house staff to collect any amount past due. If an account is referred to the in-house staff, you may be charged a 10 percent collection fee. If a collection agent or attorney is used, you may be charged an additional amount equal to the cost of collection, including reasonable attorney's fees and expenses incurred by the University.

WITHDRAWAL FROM THE UNIVERSITY

If you withdraw from the University, you may be entitled to a full or partial refund of tuition and other charges, depending on the date of withdrawal. Financial aid applied to your student account may also be adjusted as a result of withdrawal. You should refer to the section on withdrawals in your school bulletin for policy and schedule information. *Please note:* You will be charged a mandatory \$75 Withdrawal Fee.

The Columbia Comprehensive Educational Financing Plan has been designed to offer students and families a single, simple approach to meeting the cost of a Columbia education. The Plan is a combination of federal, institutional, and private sources of funds, as well as a monthly payment plan and tuition insurance. Many of the options may be used to supplement a financial aid award or may be available to students and families who did not apply for financial aid.

We have carefully selected the providers for the Columbia-branded payment plan, loans, and tuition insurance plan. These providers are: Academic Management Services, Access Group, Citibank, A.W.G. Dewar, Inc., and Nellie Mae (see the Columbia Comprehensive Educational Financing Plan Contacts section). These providers were chosen for their service, for their experience in higher education, and for the terms they are offering to Columbia students and families.

Options within the Columbia Comprehensive Educational Financing Plan are summarized below. If you have not received the *Columbia Comprehensive Educational Financing Plan* package, you may obtain one by contacting your Financial Aid Office or Student Financial Services or view it on line at our Student Services Web site.

FINANCIAL AID

If you apply for financial aid, your school Financial Aid Office determines your eligibility and your award. Generally, you must be registered at least half time to be considered. Your award may vary from your actual educational costs and the actual charges that appear on your Student Account Statement. If you have questions about financial aid you have received, or options that may be used to supplement your award, please contact your school Financial Aid Office (see the Financial Aid Contacts section).

With the exception of Federal Work-Study and stipend awards, all federal and University financial aid is applied directly to your student account. To receive credit, you must be registered for the term for which the aid has been awarded, and you must have submitted all required documentation to your school Financial Aid Office.

If you receive financial aid, you are required to notify your Financial Aid Office upon receiving any funds that you did not report on the original financial aid application, such as University tuition exemption, scholarships, or tuition reimbursement from your employer.

Under current law, that portion of a scholarship that is in excess of tuition, fees, and course-related expenses is taxable income and should be reported by the recipient. In addition, if

the recipient is not a legal resident of the United States, the University is required to withhold taxes (unless a tax treaty exists) on any such amounts in excess of tuition and fees.

Federal Stafford Loans

Federal Stafford Loans are received at Columbia either in the form of a check, which must be endorsed by the borrower, or via electronic funds transfer (EFT). Loans received through EFT are disbursed directly to your student account either at registration or when the funds are received later in the term. You will be notified if you are required to endorse a Federal Stafford Loan check. You may also call the automated phone inquiry system to check the status of your Federal Stafford Loan funds.

The following are this year's Columbia University Federal Stafford Loan providers: Access Group, Citibank, and Nellie Mae (see the Columbia Comprehensive Educational Financing Plan Contacts section). You are not required to use any of these; you may select any Federal Stafford provider of your choice. If you previously borrowed a Federal Stafford Loan using a different provider, you may continue borrowing with that provider.

COLUMBIA PAYMENT PLAN

The Columbia Payment Plan, administered by Academic Management Services (AMS), allows you to pay educational costs for the academic year in ten equal monthly installments, or for the Fall or Spring Term in five equal monthly installments. Both the annual plan and the Fall Term plan begin on July 1; the Spring Term plan begins on December 1. The plan is interest free for the amounts budgeted, and the only cost for service is an application fee. Late applications will be accepted through August 31 for the academic year or Fall Term only, and through December 31 for the Spring Term only, but your application must be accompanied by any and all back payments.

You will receive confirmation of enrollment from AMS; in addition, monthly statements will be sent to you approximately two weeks before each payment due date. The money you send to AMS is wired to Columbia and applied to your student account before the Student Account Statement is produced. Your Student Account Statement will reflect your actual payments as well as an anticipated credit for the remaining amount of your contract for the term. If your Student Account Statement shows a balance due that is not covered by the payment plan contract, you must pay Columbia directly to avoid late payment fees.

COLUMBIA UNDERGRADUATE AND POSTBACCALAUREATE LOANS

Columbia Undergraduate and Postbaccalaureate Loans are provided by Access Group. These are credit-based loans that require a favorable credit history. Funds for these loan programs are sent directly to Columbia for disbursement.

COLUMBIA GRADUATE AND PROFESSIONAL LOANS

If you are a graduate or professional student, there are several loan programs available to you that have been provided by Access Group. Eligibility requirements vary based on the type of loan. They are all credit-based loans that have minimum credit criteria established by the lender. Funds for most of these loan programs are sent directly to Columbia for disbursement.

COLUMBIA TUITION INSURANCE PLAN

The Columbia Tuition Insurance Plan, administered by A.W.G. Dewar, Inc., is designed to protect you from the loss of funds you have paid for tuition and certain fees should you find it necessary to withdraw due to medical reasons.

OTHER CREDITS

OUTSIDE AWARDS

If you are receiving an award from an external source, the amount of that award may not appear on your first Student Account Statement for the term, but you may deduct it from the amount due. The check should be sent to the Cashier's Office of Student Financial Services at the appropriate campus. In most cases, the funds will be automatically credited to your student account; otherwise, we will contact you to endorse the check.

TUITION EXEMPTION FOR COLUMBIA EMPLOYEES

If you are eligible for Tuition Exemption (due to your employment or that of your parent, spouse, or domestic partner at Columbia), the amount of the exemption may not appear on your first Student Account Statement for the term, but you may deduct it from the amount due. The credit will appear after the Application for Tuition Exemption is filed with Student Financial Services. *Please note:* Applications should be filed by the end of the Change of Program period each term.

EMPLOYER REIMBURSEMENT

If you are receiving reimbursement from your employer, you are responsible for the payment of tuition and fees by the due date. Requesting reimbursement from your employer is your responsibility.

SPONSORED STUDENTS

If you are being sponsored by your government or an outside agency, we must receive a letter from the sponsor specifying the educational costs that will be covered. Additionally, you must complete a Third Party Billing Agreement with Student Financial Services *for each term* for which you are covered. You will be sent a copy of the Third Party Bill prepared for your sponsor as well as your Student Account Statement. You should compare charges billed to your sponsor with those posted to your student account and note payments that have been received. Please remember that you are responsible for making on-time payments for any charges

that are not covered by your sponsor, and you are required to pay any late payment charges on those charges that are overdue.

FEDERAL WORK-STUDY PROGRAM

If you are employed under the Federal Work-Study Program, checks will be disbursed to you by your employer on a biweekly basis upon completion of hours worked. These funds are not credited against your student account balance.

STIPENDS

Stipends processed through your student account can be issued by check or by direct deposit. If you have a Direct Deposit Application on file and you are registered for the term indicated on the stipend authorization when the credit is posted to your account, your stipend will be directly deposited. Otherwise, your stipend check may be picked up at the Cashier's Office of Student Financial Services during or after registration upon presentation of a valid student ID card. If you wish to file a Direct Deposit Authorization, visit the Student Services Web site. For accounting purposes, the stipend will be reflected on your Student Account Statement as a credit when the award is granted, and as a charge when the check or direct deposit is initiated and will, therefore, not affect your balance due.

FINANCIAL AID CONTACTS

If you have any questions about your financial aid award, please contact the appropriate office listed below.

MORNINGSIDE CAMPUS

Architecture	212/854-7040
Arts	212/854-7040
Business	212/854-4057
Columbia College	212/854-3711
Continuing Education and Special Programs	212/854-7040
Engineering, Graduate	212/854-3711
Engineering, Undergraduate	212/854-3711
General Studies	212/854-7040
Graduate School of Arts and Sciences <i>except Biomedical Sciences</i>	212/854-3808
International and Public Affairs	212/854-6216
Journalism	212/854-7040
Law	212/854-6522
Social Work	212/854-2867

HEALTH SCIENCES CAMPUS

Dental and Oral Surgery	212/305-4100
Graduate School of Arts and Sciences <i>Biomedical Sciences only</i>	212/305-8058
Human Nutrition	212/305-4808
Nursing	212/305-8147
Occupational Therapy	212/305-5266
Physical Therapy	212/305-5266
Physicians and Surgeons	212/305-4100
Public Health	212/305-4113

COLUMBIA COMPREHENSIVE EDUCATIONAL FINANCING PLAN CONTACTS

Academic Management Services (payment plan) www.amsweb.com	800/635-0120
Access Group www.accessgroup.org	800/282-1550
A.W.G. Dewar, Inc. (tuition insurance)	617/774-1555
Citibank www.studentloan.com	800/967-2400
Nellie Mae	888/2-TUITION

BILLING CONTACTS

Any inquiry regarding items on your Student Account Statement will be facilitated by calling the originating office directly.

	MORNINGSIDE	HEALTH SCIENCES
Dining Services	212/854-4076	—
Residence Halls	212/854-2775	212/304-7000
University Apartment Housing	212/854-9455	—
International Student Services	212/854-3587	212/854-3587
Health Services	212/854-7210	212/795-4181
Medical Insurance	800/859-8471*	212/795-4181
<i>*Chickering</i>		
Student Financial Services	212/854-4206	212/305-3633
fax numbers	212/866-8476	212/305-1590
Automated Phone Inquiry*	212/854-8300	212/854-8300
<i>*federal loan status and account balance</i>		

Students Page Web Site

www.columbia.edu/cu/students/

For payments by mail (checks and money orders only)

Columbia University Lockbox

P.O. Box 19007

Newark, NJ 07195-9007

For payments by ACH

www.columbia.edu/cu/students/sfs for instructions and appropriate link

For payments by credit card (through outside vendor)

www.columbia.edu/cu/students/sfs for instructions, appropriate link, and/or telephone number, and to view the convenience fee schedule

For payments by wire transfer

Include student's name and Social Security number in detail field

Bank of New York

1 Wall Street

New York, NY 10286

Account # 0000160547; ABA # 021000018

For Student Financial Services Correspondence

MORNINGSIDE CAMPUS

Student Financial Services

Columbia University

210 Kent Hall, Mail Code 9206

1140 Amsterdam Avenue

New York, NY 10027

e-mail: sfs@columbia.edu

HEALTH SCIENCE CAMPUS

Student Financial Services

Columbia University

1-141 Black Building

630 West 168th Street

New York, NY 10032

e-mail: sashs@columbia.edu

**Student Financial Services
Morningside Campus
Columbia University
210 Kent Hall, Mail Code 9206
1140 Amsterdam Avenue
New York, NY 10027**

**Student Financial Services
Health Sciences Campus
Columbia University
1-141 Black Building
630 West 168th Street
New York, NY 10032**