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# Guide to Fees and Payments

Columbia University **2008–2009**

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The University has exercised its best efforts to ensure the accuracy of the information contained herein, and reserves the right to revise any of the schedules without notice. Any updated information will be posted to [www.columbia.edu/cu/sfs](http://www.columbia.edu/cu/sfs).

## UNDERSTANDING THE BILLING AND PAYMENT PROCESS

The charges and credits posted to your student account are periodically issued to you online through the Student Account Statement. Columbia University uses the E-Billing system as the official method of distributing the Student Account Statement. You will find detailed information about billing inside this booklet.

This reference guide is intended to help you understand charges that are billed, how and when you will be billed, and what forms of payments are accepted.

In the first section, **University Tuition and Fees**, you will find the following information: tuition rates and school- or program-related fees; general fees that are applicable to many students; descriptions and charges for housing, dining, and health services; and other charges that could be applied to your student account. You will need to refer to all of these areas to determine which charges apply to you. You may also find this useful as a reference guide once charges are applied.

In the second section, **Billing and Payments**, information is included about how and when you are billed, how and when payment is due, and other information that pertains to your student account balance.

In the third section, **Financing**, there is information about financial aid, financing options that exist for many without regard to income eligibility, and other credits that might be applicable.

Several offices within the University are involved in the student billing process. Departments such as Housing and Dining, 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. The Student Service Center is responsible for billing, accepts payments, and offers students and their families guidance on educational financing.

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

Since documentation on many of the transactions posted to your student account does not exist in the Student Service Center, a **Contacts** section is listed at the back to help direct you to the appropriate source for any inquiries.

# University Tuition and Fees

## TUITION AND FEES

Listed below are tuition rates and related fees by school or program 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 <i>Morningside</i>			
	Program Points	Tuition Flat Fee	Tuition Per Point
<b>Architecture</b>			
New York/Paris	12 to 19	\$13,500	\$900
All Other Programs	12 to 19	\$18,000	\$1,200
<b>Arts</b>			
M.F.A. Full Residency	12 to 18	\$20,358	\$1,358
M.F.A. Half Residency	<12	\$8,144	
M.F.A. Research		\$1,682	
M.A. Film Studies	12 to 18	\$17,516	\$1,168
M.A. Film Studies Extended Residence		\$6,650	
<i>\$15 Student Activity Fee</i>			
<i>\$60 Resource Fee</i>			
<i>\$2,000 Thesis Fee for M.F.A. Research, 6th year and beyond Film Division</i>			
<i>\$1,750 Thesis Fee for M.F.A. Research, 3rd, 4th, and 5th year Film Division</i>			
<i>\$2,000 Thesis Fee for M.F.A. Research, 3rd year Theatre Division, annual</i>			
<i>\$1,500 Thesis Fee for M.F.A. Research optional course, Writing Division</i>			
Nondegree Special			\$1,484
<b>Business</b>			
M.B.A.	0 to 21	\$23,238	
	21.5 to 23	\$30,200	\$1,554
<i>\$370 Casebook Fee</i>			
<i>\$900 Program Fee, 1st term only</i>			
Ph.D.			\$1,554
E.M.B.A. 09 AB/CD			\$2,220
E.M.B.A. 10 AB/CD			\$2,330
E.M.B.A. Global 09			\$2,048
E.M.B.A. Global 10			\$2,160
E.M.B.A. Berkeley 09			\$2,250
E.M.B.A. Berkeley 10			\$2,334
<b>Center for Environmental Research and Conservation</b>			
Case Studies in Conservation Biology Consortium		\$332 per course	
Special		\$588 per course	
All Other CERC Students		\$662 per course	
Ecological Field Methods			\$1,040
CERC Teacher Training			\$1,040
<b>Columbia College</b>			
Undergraduate		\$18,735	
9th Term Undergraduate			\$1,248
<i>\$541 Student Life Fee</i>			
<i>\$385 Orientation Fee, 1st term only</i>			

	Program Points	Tuition Flat Fee	Tuition Per Point
<b>Continuing Education</b>			
American Language Program			
ALP Course Z1003			\$1,210
All Other ALP Courses			\$570
Non-ALP Courses			\$1,210
<i>\$45 Student Services Fee for full-time students</i>			
Auditing Program			
Lifelong Learners		\$400 per course	
All Others		\$1,600 per course	
<b>Special Students Program</b>			
Noncredit Language Courses (N0XXX)		\$2,300 per course	
Postbaccalaureate Classics Program		\$7,680	
Credit Courses—3 points only		\$4,075	
All Other Credit Courses			\$1,210
M.S. Degree Programs			\$1,272
<i>\$20 Student Activity Fee</i>			
<b>Engineering</b>			
Undergraduate		\$18,735	
<i>\$541 Student Life Fee</i>			
<i>\$385 Orientation Fee, 1st term only</i>			
Graduate			\$1,248
<i>\$1,000 Program Fee for M.S. through IEOR Dept.</i>			
<b>General Studies</b>			
B.A., B.S., JTS Joint Program	17 or more	\$20,570	\$1,210
Study Abroad		\$750	
<i>\$442 Student Life Fee</i>			
<i>\$125 Orientation Fee, 1st term only</i>			
Postbaccalaureate Premedical	17 or more	\$20,570	\$1,210
Maintenance of Status		\$150	
<i>\$35 Student Activity Fee</i>			
<i>\$80 Orientation Fee, 1st term only</i>			
<b>Global Programs</b>			
Beijing Academic Year Program		\$16,000	
Berlin Program (Non-Consortium)		\$15,900	
Kyoto Program		\$16,750	
Reid Hall Program		\$16,000	
<b>Graduate School of Arts and Sciences</b>			
Doctoral Programs			
Full Residence Unit	0–18	\$17,182	\$1,062
Half Residence Unit		\$9,308	
Matriculation and Facilities		\$1,465	
Free-Standing Master's Programs			
Residence Unit	0–18	\$17,516	\$1,062
Half Residence Unit		\$9,490	
Quarter Residence Unit		\$5,484	
Extended Residence		\$6,650	
<i>\$16 Student Activity Fee, except M + F</i>			
<i>continued on next page</i>			

	Program Points	Tuition Flat Fee	Tuition Per Point
<b>Graduate School of Arts and Sciences</b>			
M.A. French Cultural Studies		\$11,852	
Liberal Studies M.A. <i>\$25 Student Activity Fee</i>			\$1,062
<b>International and Public Affairs</b>			
Executive M.P.A. M.I.A., M.P.A.			\$1,128
Full Residence Unit	12 to 18	\$18,382	\$1,534
Half Residence Unit	1 to <12	\$10,738	
Extended Residence	1 to 4	\$6,136	
M.P.A.-PEPM	12 to 19	\$18,382	\$1,534
Sciences Po/M.I.A.	12 to 19	\$9,192	\$768
Sciences Po/M.P.A. in Paris	12 to 19	\$18,382	\$1,534
LSE and LKY/M.P.A. in London	12 to 19	\$18,382	\$1,534
CIDE and Hertie Exchanges	12 to 19	\$9,192	\$768
All Other Exchange Programs <i>\$35 Student Activity Fee</i> <i>\$155 Computer Lab Fee</i>	12 to 19	\$18,382	\$1,534
E.S.S.P.M. <i>\$50 Student Activity Fee</i> <i>\$250 Computer Lab Fee</i>	12 to 19	\$16,878	\$1,408
<b>Journalism</b>			
M.S.	12 to 19	\$20,727	\$1,362
M.A.	12 to 19	\$18,507	\$1,362
Ph.D.	12 to 19	\$18,507	\$1,362
All Other Programs <i>\$300 Technology Fee, 1st term only</i>	12 to 19	\$18,507	\$1,544
<b>Law</b>			
Associates (LL.M., J.S.D.)	0 to 19	\$11,031	\$2,206
All Other LL.M. and J.S.D.	10 to 19	\$22,062	\$2,206
J.D., Special	10 to 19	\$22,062	\$2,206
J.D., Post 6th Term		\$5,516	
Study Abroad 4-Year Double Degree		\$11,031	
Study at Other U.S. Law School <i>\$100 Student Activity Fee</i>		\$2,206	
<b>Social Work</b>			
Ph.D. Residence Unit	9 or more	\$17,254	
Ph.D. Half Residence Unit	3 to 8	\$9,348	
Ph.D. and M.S. per point			\$1,032
M.S. (2-Year Full Time)	10 to 19	\$15,490	\$1,032
M.S. Entering International (5-Term Program)	10 to 16.5	\$12,966	\$1,032
Continuing S.W. Doctoral Registration		\$400	
Continuing Ph.D. Doctoral Registration <i>\$60 Student Activity Fee, except Continuing S.W. and Ph.D. Doctoral Registrations</i> <i>\$180 Instructional Technology Fee</i> <i>\$360 Student Events Fee, 1st term only</i>		\$1,441	

**TUITION AND FEES** *Medical Center*

	Program Points	Tuition Flat Fee	Tuition Per Point
<b>Dental Medicine</b>			
D.D.S.			
1st and 2nd Year		\$22,880	
3rd and 4th Year		\$22,395	
<i>\$260 Student Activity Fee, except Faculty Advanced Standing, annual</i>			
<i>\$68 Disability Insurance Fee, except Faculty Advanced Standing, annual</i>			
<i>\$1,794 D.D.S. Instrument and Technology Fee, except Faculty Advanced Standing</i>			
<i>\$250 Clinical Deposit, except Faculty Advanced Standing, 1st year only</i>			
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Postdoctoral AEGD		\$35,620	
Postdoctoral 2-Year		\$23,987	
Postdoctoral 3-Year		\$17,541	
<i>\$68 Disability Insurance Fee, except Faculty Advanced Standing, annual</i>			
<i>\$100 Program Fee, Endodontics, annual</i>			
<i>\$1,700 Instrument Fee, 1st year Periodontics, annual</i>			
<i>\$1,530 Instrument and Program Fee, 1st year Prosthodontics</i>			
<i>\$1,250 Instrument and Program Fee, 2nd and 3rd year Prosthodontics</i>			
<hr/>			
<b>Nursing</b>			
Undergraduate			\$1,084
M.S., Clinical Courses			\$1,374
M.S., All Others			\$1,084
<i>\$50 Technology Fee for 12 or more points</i>			
<i>\$25 Technology Fee for fewer than 12 points</i>			
<i>\$50 Course Fee for 12 or more points</i>			
<i>\$25 Course Fee for fewer than 12 points</i>			
<hr/>			
D.N.Sc., D.N.P., and Ph.D.			\$1,478
D.N.Sc. and Ph.D. Dissertation		\$4,013	
<i>\$50 Technology Fee</i>			
<i>\$100 Course Fee</i>			
<hr/>			
<b>Occupational Therapy</b>			
<i>\$150 Program Fee for 11 or more points</i>			
<i>\$100 Program Fee for fewer than 11 points</i>			
<hr/>			
<b>Physical Therapy</b>			
D.P.T.			
1st Year		\$15,000	
2nd Year		\$14,500	
3rd Year		\$11,750	
<i>\$500 Program Fee</i>			

	Program Points	Tuition Flat Fee	Tuition Per Point
<b>Physicians and Surgeons</b>			
M.D. \$85 Program Fee, 1st and 2nd year, annual \$100 Program Fee, 3rd and 4th year, annual \$70 Disability Insurance Fee, annual	Full	\$21,570	
Doris Duke Clinical Research	0 to 12 per year	\$500	\$1,486
Nutrition \$50 Student Activity Fee for full-time students, 1st term only	12 to 19	\$17,170	\$1,144
Psychoanalytic Research		\$2,250	\$150
<b>Public Health</b>			
M.P.H., M.S., D.P.H. \$50 Student Activity Fee \$1,212 Program Fee for D.P.H. taking no courses			\$1,212
Executive M.P.H. \$50 Student Activity Fee \$1,212 Program Fee			\$1,212

## GENERAL FEES

### COMPUTER ACCESS FEE *Medical Center*

If you are a student at the Medical Center, 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 the American Language Program, the Beijing Program, the Berlin Program, the Kyoto Program, or Reid Hall.

### STUDENT LIFE FEE *Morningside*

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, 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 or to students from the University of Michigan in the Kyoto Program.

### UNIVERSITY FACILITIES FEE *Morningside*

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 (except for students in Executive Programs) 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 School of Social Work who are registered for Continuing S.W. or Ph.D. Doctoral Registration, 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>Medical Center</i>	\$55 per term
International Services Charge	\$50 per term
Student Life Fee <i>Morningside undergraduates</i>	
College and Engineering	\$541 per term
General Studies	\$442 per term
Transcript Fee	\$95 one time
University Facilities Fee <i>Morningside</i>	
Full-Time Programs (except as noted)	\$288 per term
Part-Time Programs (except as noted)	\$174 per term
Full-Time Terminal Master's in CE, Engr., GSAS	\$303 per term
Part-Time Terminal Master's in CE, Engr., GSAS	\$189 per term
Executive M.B.A. and Executive M.P.A. Programs	\$114 per term

### OTHER FEES

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

**HOUSING**

**HOUSING** *Morningside*

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 sign their Occupancy Agreement as assignments are made.

Once you have completed an Occupancy Agreement online, 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 on the Statement if they are known to you at that time 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 APARTMENT HOUSING** *Morningside*

If you are in University-owned rooms or apartments at 2183 Amsterdam Avenue; 950, 963, or 969 Columbus Avenue; 100 LaSalle Street; 362 or 500 Riverside Drive; 18, 61-63, or 74 West 108th Street; 544 West 110th Street; 535 or 601 West 112th Street; 600 West 113th Street; 425, 503, or 517 West 121st Street; 600 West 122nd Street; or 501 or 549 West 123rd 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 upon signing the contract if you do so after that date.

For questions about your housing charges, contact Residential Finance and Parking at 212-854-9455. For questions about your accommodations, contact University Apartment Housing at 212-854-9300.

**UNIVERSITY RESIDENCE HALLS** *Medical Center*

Housing charges for most Medical Center 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 is due by the term due date, or upon signing the contract if you do so after that date.

**HOUSING CHARGES**

Undergraduate <i>Morningside</i>	\$2,905–\$3,708 per term
University Apartment Housing <i>Morningside</i>	per contract
University Residence Halls <i>Medical Center</i>	per contract

**DINING SERVICES** *Morningside***FIRST-YEAR UNDERGRADUATE STUDENTS**

If you are a first-year student residing in a residence hall, you are required to participate in one of the four Dining Plan options for the entire academic year. Plans differ in the number of meals and Dining Dollars they offer. Meals can be used at John Jay Dining Hall for breakfast, brunch, and dinner every day. If you choose *Plan One*, your Student Account Statement will reflect a \$1,935 meal charge and a \$150 Dining Dollars charge each term; *Plan Two*: \$1,785 meal charge, \$300 Dining Dollars; *Plan Three*: \$1,685 meal charge, \$400 Dining Dollars; *Plan Four*: \$1,585 meal charge, \$500 Dining Dollars. You may also purchase Dining Dollars throughout the term to supplement any of the meal plan options.

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

*Please note:* Dining Dollars are nonrefundable, but your balance may be rolled over from year to year as long as you are registered.

**UPPERCLASS, GENERAL STUDIES, AND GRADUATE STUDENTS**

If you are an upperclass, General Studies, or graduate student, you may choose from four Dining Plans for the academic year, each offering a set number of meals for each term. Meals can be used at John Jay Dining Hall for breakfast, brunch, and dinner every day. Your Student Account Statement will reflect the charge for the Dining 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 Dining Plan within the first two weeks of the Fall or Spring Term for a charge of \$25.

*Please note:* Unused Dining 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.

**KOSHER OPTION**

If you participate in a Dining Plan, you may elect to enroll in the kosher option, which permits access to a restricted kosher area within John Jay Dining Hall. For this option you will be charged an additional 10 percent for the Dining Plan you choose.

**DINING SERVICES** *Morningside*

First-Year Undergraduates (each plan) <i>\$25 Change Fee</i>	\$2,085 per term
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Upperclass, General Studies, and Graduate Students	
Plan A (150 meals)	\$1,693 per term
Plan B (75 meals)	\$885 per term
Plan C (45 meals)	\$587 per term
Plan D (30 meals)	\$425 per term
<i>\$25 Change Fee</i>	

*Kosher Option for any of the above Dining Plans will increase the plan cost by 10%.*

## HEALTH SERVICE AND MEDICAL INSURANCE FEES

### *Morningside*

If you are a full-time or residential student, you are automatically enrolled in the Health Service Program, which provides extensive on-campus services and support, and for which you will be charged the Health Service Fee. This enrollment may be waived only by students in a Special Registration category.

Full-time or residential students are also required to have adequate medical insurance coverage for off-campus services such as hospitalization. You are automatically enrolled in the Basic level of the Columbia Student Medical Insurance Plan. Alternatively, you may use the designated system in Student Services Online to request enrollment in the Comprehensive level of the Plan or to request a waiver of automatic enrollment by proving you have other comparable coverage.

Part-time students may request enrollment in the Health Service Program and the Basic or Comprehensive level of the Student Medical Insurance Plan. A student may choose enrollment in the Health Service Program only, but any student enrolled in the Student Medical Insurance Plan must also be enrolled in the Health Service Program.

Information about the Health Service Program and the Columbia Student Medical Insurance Plan is mailed to all new students. To see detailed information and to submit an online request for enrollment or waiver, visit [www.health.columbia.edu](http://www.health.columbia.edu). Enrollment/Waiver requests will be accepted until September 30 (for Spring Term new students only: February 1). The request you make for the Fall Term will automatically continue for the Spring Term. The coverage period for the Columbia Plan extends from September 1 through August 31. Your enrollment or waiver request for each following year must be entered online by September 30.

*For each year, any full-time student who does not enter a valid Enrollment/Waiver request by the deadline will automatically be enrolled in and billed for the Basic level of the Plan.*

For additional information, please visit [www.health.columbia.edu](http://www.health.columbia.edu).

### *Medical Center*

All full-time students are required to pay the Medical Center student health fee. This fee is automatically charged to your student account. Full-time students must also purchase the Medical Center student health insurance plan unless they already have equivalent health insurance.

Part-time students and the adult dependents (spouses and domestic partners) of students are also eligible, but not required, to pay the student health fee and use the health service. Part-time students and all dependents of full-time or part-time students are eligible, but not required, to purchase the student health insurance plan. Part-time students and adult dependents who elect to purchase the health insurance plan must also pay the student health fee.

For waiver eligibility, contact Student Health Services Enrollment Office at 212-305-3400 or visit [www.cumc.columbia.edu/student/health](http://www.cumc.columbia.edu/student/health).

Additional information about the student health insurance plan may be obtained from the Student Health Services website or directly from the plan administrator, Aetna Student Health, at 877-409-7366 or [www.aetnastudenthealth.com](http://www.aetnastudenthealth.com). Students may enroll in the health insurance plan or request a waiver online. Students who wish to waive the Medical Insurance and/or add a dependent to their coverage must do so by September 30. Full-time students who do not request a waiver and document equivalent health insurance coverage will automatically be enrolled in the health insurance plan.

Fees are assessed on an annual basis in the Fall Term for the period August 17 through August 16. Prorated fees are assessed for students who enter in the Spring or Summer Terms, and for students whose registration status changes to full time during the academic year. Students who are full time in the Fall Term and eligible to graduate in February must apply at Student Health Services by September 30 for a waiver of fees for the period January 15–August 16.

For more information about the student health service programs and services, please refer to this year’s health service brochure or visit [www.cumc.columbia.edu/student/health](http://www.cumc.columbia.edu/student/health).

**HEALTH SERVICE AND MEDICAL INSURANCE FEES**

**MORNINGSIDE**

	Fall Term	Spring Term
Health Service Fee	\$387	\$387 incl. Summer
Medical Insurance Plan Premiums		
Basic Level	\$591	\$907 incl. Summer
Comprehensive Level	\$845	\$1,303 incl. Summer

**MEDICAL CENTER**

	Annual	Spring Term New Students Only
Health Service Fee		
Student	\$990	\$578
Plus Spouse/Domestic Partner	\$1,980	\$1,156
Medical Insurance Plan Premiums		
Student	\$2,602	\$1,518
Plus Spouse/Domestic Partner	\$6,560	\$3,827
Student Plus Child(ren)	\$5,639	\$3,290
Family	\$9,597	\$5,599

**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 1.5 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.

**NON-U.S. CHECK PROCESSING FEE**

The University recommends you send payment via wire transfer if you cannot send a check in U.S. dollars drawn on a U.S. bank account. If you present a check, draft, or money order of \$150 or greater that does not have a nine-digit ABA number along the bottom, it will be processed through the special collection area of the bank and you will be assessed a \$50 fee to cover additional processing costs. Any such check that is less than \$150 cannot be submitted to the bank for collection and, therefore, will be returned to you.

In addition to the processing fee stated above, any check payable in foreign currency will be converted to the U.S. dollar equivalent based on the exchange rate determined by the receiving bank. All fees related to the currency conversion and processing costs will be deducted from your payment before the credit is passed to your student account. You must allow several weeks for your account to be credited with this type of transaction.

**RETURNED CHECK FEE**

You will be assessed a \$30 fee for any check that is not honored by the bank. Additionally, if the dishonored check was in a foreign currency, the adjustment to your account may reflect changes in foreign exchange rates.

**OTHER CHARGES**

Late Payment Charge	\$150 per term and 1.5% per cycle thereafter
Late Registration Fee	\$50 or \$100 per term
Non-U.S. Check Processing Fee	\$50 per check
Returned Check Fee	
U.S. Check	\$30
Non-U.S. Check	\$30, plus possible exchange rate changes

# Billing and Payments

## BILLING AND PAYMENTS

### BILLING SCHEDULE

	Statement Available	Payment Due
<b>FALL TERM</b>	August 18, 2008	September 11, 2008
<b>SPRING TERM</b>	December 15, 2008	January 29, 2009

### THE E-BILLING SYSTEM

The E-Billing system allows for quick, simple, online access to your Student Account Statement and is secure and easy to use. It also permits you to authorize other interested parties to view your Student Account Statement online and, if desired, make payments to your account.

You will receive an email notification from the Student Service Center through your Columbia email account each time a new Statement is available. Anyone you establish as an Authorized Payer by the billing date will also receive this notification. Although you can access the E-Billing website through Student Services Online (SSOL), Authorized Payers are directly linked to the system; this ensures that information that appears on SSOL is not accessible to Authorized Payers.

A Statement will be generated for you during each billing cycle in which there is a new charge or credit to your account, there has been an adjustment to your account, or a debit or credit balance remains on your account.

### AUTHORIZED PAYERS

Students can authorize others to have access to the E-Billing system by logging onto the site via SSOL. Once you establish a parent, spouse, or other interested party as an Authorized Payer, you should inform that individual of the user name and temporary password you created during the authorization process and give directions to the site, <http://quikpayasp.com/columbia/tuition/authorized.do>. Upon login, the Authorized Payer will be prompted to change the password you assigned and should verify the email address in "User Preferences."

Authorized Payers must ensure that their proper email address has been listed in the E-Billing system so that they will receive notification about Statements that are available to be viewed/paid. They can view up to 12 months of Statements, view a record of their personal online payments, make online payments, and print copies of the Statement. This will eliminate the need for you to forward balance information to anyone assisting in paying for your education.

### THE STUDENT ACCOUNT STATEMENT

The Student Account Statement that is made available to you online is a snapshot of the charges and credits posted to your student account as of a specific date. Statements are not updated to reflect changes to your student account between billing cycles. You can view your current balance and account details between billing cycles through SSOL.

The first Student Account Statement for both the Fall Term and the Spring Term is sent to your Columbia email account several weeks before the start of classes. 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. If there is an Opening Balance on your Statement, that reflects the total that appeared on your previous Statement.

A summary of charges for the current term will appear on page 2 of the PDF Student Account Statement, even if they were spread over more than one Statement. Special notes or instructions may also be included here.

**FIRST STATEMENT OF EACH TERM**

The first Statement for both the Fall and Spring Terms will list anticipated charges and credits for the upcoming term. If you register prior to the production of the first Statement, the anticipated tuition and related charges that appear will be based on the program for which you registered. Although anticipated charges will not appear on subsequent Statements, anticipated credits may remain. These anticipated charges and credits are intended to provide you with an accurate indication of your account balance, but you may need to make revisions based on information that may not be available to us when the Statement is produced.

If you make changes to your program or add Dining, Housing, or other charges that result in an increase in the amount due, you must pay the difference at the time of the change to avoid late payment charges. Students who are admitted to the University after the term's first Statement is produced, or students who do not receive a Statement before the term begins, must pay tuition and other charges at the time of registration.

**Anticipated Activity**

Anticipated charges will be replaced with actual charges at the beginning of the term and reflected on the Statement issued after the Change of Program period.

Anticipated credits will become actual credits on a future Statement once the funds have been received by the University or you take a required action. If the funds in question are not received or the required action on your part is not taken early in the term, the anticipated credit will expire and you will be responsible for paying any balance due.

**Anticipated Adjustments**

This section will be included on the first Statement if you are in a school in which your tuition depends on your program or the number of points you take and you did not register before this Statement was produced. Since the University is unable to determine certain charges before you register, you must calculate your balance based upon your intended registration since you are still required to make full payment for the term by the due date to avoid late payment charges.

**Revising Your Balance**

The charges and credits listed in the Anticipated Activity section of your Statement may be based on assumptions that do not apply to you, or we may not be able to indicate a total on your Statement if we cannot estimate your charges. In these cases, you should make the appropriate corrections.

To determine your new total, you can use the information printed in this brochure or on page 2 of your PDF Statement. A calculator is provided for your convenience on the "View Accounts" screen of the E-Billing website.

## **PAYMENTS**

While the E-Billing system mandates an electronic delivery mechanism for the Student Account Statement, it does not require that your payment be electronic.

All payments should include the student's name and nine-digit Columbia University identification number ("C" number) or UNI (Columbia-issued email address). Payments must be posted by the due date listed on the Student Account Statement to avoid late payment charges.

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

### **Electronic Payments**

The University strongly prefers that student account payments be submitted by E-check via the secure E-Billing website. Tuition and fees payments may be made online directly from a U.S. checking or savings account. E-check payments received by 3 p.m. EST will be credited to the student account by the next business day.

### **Mailed Payments**

You may print a copy of the Student Account Statement and mail the stub along with a check or money order made payable to Columbia University to the address printed on the Statement. Funds must be in U.S. currency drawn on a U.S. bank. Payments by mail must be received, *not simply postmarked*, by the due date in order to avoid late payment charges.

*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 the Cashiering area.

### **Wire Transfer**

For payments drawn on foreign banks, the University recommends a wire transfer as the most efficient method of payment. If you send a check that cannot be deposited through normal bank channels, you will incur fees associated with the processing of that check. Wire transfers must include the student's name and nine-digit Columbia University identification number or UNI 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.

### **Credit Cards**

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 our website. This method allows you to pay either by telephone or online.

### **In Person**

Payments by check, cash, and traveler's checks may be made in person at the Morningside or Medical Center Cashier's Office. You may also place your check in the drop box at the Morningside Cashier's Office during normal business hours.

**ADMISSION DEPOSITS**

A nonrefundable 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 direct deposit or by mailing a check.

Eligible credits are automatically refunded to students. If you would like a credit to remain on your student account, you may opt out of the automated process on the Refunds section in SSOL. Please note that, irrespective of this setting, all eligible credits will be automatically refunded at the end of each academic year.

**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. In the event the University refers any unpaid balance to a collection agency and/or attorney, you will be responsible for paying to the University or such collection agency and/or attorney, as the case may be, the principal sum due plus all costs and fees associated with the collection of such unpaid balance, including, but not limited to, collection agency fees, reasonable attorneys' fees, interest on the outstanding balance at the maximum legal rate, and any and all collection costs, court costs, filing fees, interest, and judgment execution costs. All collection matters shall be governed by New York law and the courts of New York, New York, shall have exclusive jurisdiction in these matters.

**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.

There are several resources available to finance your Columbia University education. Federal and institutional financial aid may be the foundation of your financing, and you may supplement these funds with one or more private educational loans. Or, you may choose to borrow only private educational loans if you are not eligible for federal aid. Additional information about these and other options is available on our website.

### **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 institutional 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, tuition reimbursement from your employer, or sponsorship.

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 available to undergraduate, graduate, and professional degree students who are registered at least half time. There are many participating lenders, and you have the right and ability to select any Federal Stafford provider of your choice. For more specific information, please visit the University's financial aid website at [www.columbia.edu/cu/sfs](http://www.columbia.edu/cu/sfs).

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.

### **PRIVATE EDUCATIONAL LOAN PROGRAMS**

There are a number of no-fee private educational loans available to students pursuing undergraduate, graduate, or professional degrees, as well as to those in continuing education courses, certificate programs, and postbaccalaureate training. These loan options are offered by many lenders, and you have the right and ability to select any provider of your choice. For more specific information, please visit the University's financial aid website at [www.columbia.edu/cu/sfs](http://www.columbia.edu/cu/sfs).

Most of these funds will be sent by the lender directly to Columbia for disbursement to your student account. In some cases, checks will be made co-payable to you and Columbia University, in which case you will be notified if you are required to endorse the check.

### **THE TUITION INSURANCE PLAN**

The 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.

This plan complements Columbia's published refund policy. You may find that this benefit is helpful in the repayment of student loans, as well as financially assisting your return to classes.

You may apply online at [www.collegerefund.com](http://www.collegerefund.com), or call A.W.G. Dewar directly at 617-774-1555. The cost of this coverage is based on the total amount of your tuition and fees.

### **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 at the appropriate campus. In most cases, the funds will be credited automatically 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 the Student Service Center.

Eligibility information is available on the Human Resources website under the Benefits section.

*Please note:* Tuition Exemption applications should be filed by the end of the Change of Program period *each term*. Similarly, if you are subject to taxation on this benefit but eligible for exemption due to the nature of your job and studies, the Job-Related Tax Certification form should accompany your application.

### **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 the Student Service Center *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 an email each time a Student Account Statement is available to view online. 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, you should sign up for Direct Deposit of your paycheck through Federal Work-Study Payroll. Otherwise, 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 direct deposit or by check. If you have a Direct Deposit Application for stipends and refunds 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 during or after registration upon presentation of a valid student ID card. 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.

*Please note:* You may file a Direct Deposit Authorization for stipends and refunds through Student Services Online.

# Contacts

## FINANCIAL AID CONTACTS

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

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### MORNINGSIDE

Architecture	212-854-7040
Arts	212-854-7040
Business	212-854-4057
Columbia College	212-854-3711
Continuing Education	212-854-7040
Engineering	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	212-851-2293

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### MEDICAL CENTER

Dental Medicine	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

**BILLING CONTACTS**

Contact originating office directly to expedite inquiries.

	<b>MORNINGSIDE</b>	<b>MEDICAL CENTER</b>
Dining	212-854-4076	—
Housing	212-854-2775	212-304-7000
University Apartment Housing	212-854-9455	212-304-7000
International Student Services	212-854-3587	212-854-3587
Health Services	212-854-2284	212-305-3400
Medical Insurance/Aetna Student Health	800-859-8471	877-409-7366
Student Service Center	212-854-4400	212-342-4790
Fax number	212-866-8476	212-305-1590

***Student Financial Services website***

[www.columbia.edu/cu/sfs](http://www.columbia.edu/cu/sfs)

***For payments by E-check***

Link will appear in the email that you will receive each time a new Student Account Statement is available online.

***For payments by wire transfer***

Include student’s name and nine-digit “C” number or UNI in detail field

Wachovia Bank NA

50 Main Street

White Plains, NY 10606

Account Number 2000011750143, plus the following information

Domestic: ABA # 031201467

International: ABA # 026005092; Swift PNBPU33; CHIPS ID 0509

***For payments by mail*** (checks and money orders only)

Columbia University Student Account Payments

P.O. Box 1385

New York, NY 10008-1385

***For payments by credit card*** (through outside vendor)

See Payments section at [www.columbia.edu/cu/sfs](http://www.columbia.edu/cu/sfs) to determine fee you will be charged from the convenience fee schedule, and for appropriate link and telephone number.

***For Student Financial Services Correspondence***

**MORNINGSIDE**

Student Service Center

Columbia University

205 Kent Hall, Mail Code 9202

1140 Amsterdam Avenue

New York, NY 10027

<http://askus.columbia.edu>

**MEDICAL CENTER**

Student Administrative Services

Columbia University

1-141 Black Building, Unit 45

630 West 168th Street

New York, NY 10032

<http://askus.columbia.edu>

