

Fees, Expenses, Billing

Fees

The following fees, prescribed by statute, are in effect for the school year **2005–2006** and are subject to change at the discretion of the Trustees. Students should anticipate increases in later years.

University charges such as tuition and fees and residence halls are subject to a *FINANCE CHARGE* if not paid when due. Tuition and fees are due prior to registration by the third week in August for the fall term and by the first week in January for the spring term.

TUITION

For all courses, per point (subject to change)	\$ 1,048
Per term (at 15 points)	15,720
For practicum/residency the fee, per term, is	1,048

HEALTH SERVICE AND HOSPITAL INSURANCE FEES

Required for all full-time students (optional for half-time and part-time students):

The Student Health Service (SHS) fee schedule and the new Chickering Insurance premium rate for the academic year from August 17, 2005, to August 16, 2006, are listed as follows:

	SHS Fee	Chickering Rate	Total
Student	\$ 870	\$ 1,913	\$ 2,783
Student + Spouse or Domestic Partner	\$ 1,740	\$ 4,823	\$ 6,563
Student + Child(ren)*		\$ 4,146	
Student, Spouse/Partner + Child(ren)*		\$ 7,056	

Please note there is no Student Health Service Fee for child(ren) since complete health care is available through the Chickering medical insurance plan. Child(ren) coverage by Chickering for an enrolled student costs an additional \$2,233 annually. For additional information, please contact Student Health Services.

The student health service fee covers a comprehensive prepaid medical/surgical plan through the Medical Center campus Student Health Service. The hospital insurance fee pays the annual premium for hospital coverage through Empire Blue Cross. Students who already carry hospital insurance may waive the fee upon presentation of proof of coverage during the open enrollment period (prior to September 30). Participation in these programs is compulsory for full-time students. Half-time and part-time students are encouraged to participate in the combined plan.

*Coverage for children is provided only by Chickering.

Upon payment of additional fees indicated above, students can also acquire the health service and hospital insurance coverage for their dependents. Enrollment in hospital insurance only is not permitted. Students should consult the Student Health Service for further information on dependent coverage.

There are two open enrollment periods when students elect or change coverage, generally during the months of September and January. Benefits are effective immediately after enrollment, without a waiting period. The Student Health Service Enrollment Office is at 60 Haven Avenue, 212-305-3400. For more information, read the Medical Center campus Student Health Service brochure or check *FACETS* at Student Services On-Line.

APPLICATION FEE (NONREFUNDABLE)

For online application **\$60**
 For paper application **\$70**

RESERVATION FEE

Fee for accepted applicant to hold a place in the entering class (*nonrefundable*). Applied toward tuition upon registration. **\$500**

STUDENT ACTIVITIES FEE

Per term **\$20**

COMPUTER ACCESS FEE

Per term **\$40**

TRANSCRIPT FEE

Applied one time at first registration.
 No further fees will be charged for transcript requests. **\$45**

INTERNATIONAL STUDENT SERVICE FEE

For students on nonresident visas, per term **\$50**

LATE REGISTRATION FEE

During late registration **\$50**
 After late registration **\$100**

WITHDRAWAL AND ADJUSTMENT OF FEES

With the passage of the Higher Education Amendments of 1992 (Public Law 102-325), the University is required to implement a refund policy for students who do not register or who withdraw or otherwise fail to complete an enrollment period. Refunds are a percentage of charges (including tuition, dining, and housing) assessed to the student based on the date of the student's last day of attendance (separation) as reported by the Dean of the School.

All students will be charged a withdrawal fee of \$75.

A refund calculation will be based on the last day of attendance; however, a student may be charged for services (e.g., housing,

dining) utilized after the last day of attendance. These charges should not be paid with Title IV funds.

Certain fees are not refundable; fees for services used prior to withdrawal, for materials and equipment purchased, for services that continue to be available after withdrawal, and fees paid to outside entities generally will not be refunded. Fees not subject to refund include: health service, medical insurance/Blue Cross, course-related fees (labs, etc.), materials fee, international student services charge, late registration fee, late payment fee, finance charges, computer fee, withdrawal fee.

The refund percentage is as follows (prorated for calendars of different durations):

First week	100%	Sixth week	60%
Second week	90%	Seventh week	60%
Third week	80%	Eighth week	50%
Fourth week	80%	Ninth week	40%
Fifth week	70%	After ninth week	no adjustment

Students will not be entitled to any portion of a refund until all Title IV programs are credited and all outstanding charges have been paid.

Please note: A separate financial aid refund calculation will be made after tuition and fees have been adjusted.

Once calculated, financial aid refunds will be credited in the following order: Federal Stafford Loans, Federal Unsubsidized Stafford Loans, Federal Supplemental Loan to Students (SLS), Federal PLUS Loans (when disbursed through the University), Federal Perkins Loan, Federal Pell Grant Program, Federal Supplemental Educational Opportunity Grant Program, other Title IV programs, non-Title IV funds, and, finally, any remaining credit balance to the student.

All students withdrawing from their programs or taking a leave of absence must complete a Registration Withdrawal/Leave of Absence form, which must be signed by the Dean of Students and the Office of Student Administrative Services located at 1-141 Black Building.

Expenses

ESTIMATE OF EXPENSES

The following University estimates are provided as guidelines to aid the student in planning a *nine-month* budget for living and educational expenses while attending the School.

Living expenses (room, board, clothing, laundry, travel, sundries) for nine months are approximately \$14,815 for an individual student. For students planning to bring a spouse or children, estimates of additional expenses are \$700 monthly for spouse and \$350 monthly for each child, plus additional health and hospital insurance fees as indicated above.

Tuition. 2005–2006 tuition charges are \$1,048 per point. Full-time

study entails 12 or more points per term. Half-time study entails 6 to 11 points per term.

Health service and hospital fees and other fees are described above.

The University advises students to open accounts in one of the local banks as soon as they arrive in New York City. Because it often takes as long as three weeks for the first deposit to clear, the student should cover immediate expenses by bringing traveler's checks or a draft drawn on a local bank. Students who expect to receive traineeship or scholarship support from Columbia University should be prepared to wait up to four weeks for the receipt of their initial stipend checks.

Billing and Payments

BILLING SCHEDULE

	Statement Issued	Payment Due
Fall Term	Third week of July	Third week of August
Spring Term	First week of December	First week of January

STUDENT ACCOUNT STATEMENT

Student Financial Services will e-mail you at your official Columbia e-mail address, up to eleven times a year, announcing that your Student Account Statement is ready to be viewed/paid online. You have the option of establishing Authorized Payers, who will then have the ability to view and pay your Student Account Statement via the E-Billing system. For instructions on how a student can authorize payers, please visit the Student Financial Services Web site (www.columbia.edu/cu/sfs). Once a person is established as an Authorized Payer, that person will also receive an e-mail each time your Student Account Statement is issued.

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. A calculator is provided on the E-Billing Web site under "View Accounts" to assist you in estimating the amount of tuition owed for the term.

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

they will expire after the term begins. If 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 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 term's first Student Account Statement 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 will be billed during the billing cycle in the term in which the charges were 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.

Bill-Ready E-mail

The Student Account Statement will be produced in the student's name and will be e-mailed to all students' official Columbia e-mail accounts and to all Authorized Payers who have been established by the billing date. If a student or an Authorized Payer is unable to use the E-Billing system for a specific reason, the student may apply to receive paper bills each term by submitting a Paper Bill Request Form, available online at the SFS Web site. Simply preferring to receive paper bills is not considered reason enough to be converted to a manual, paper-billing process.

PAYMENT METHODS

The University strongly prefers that student account payments be submitted by E-check via the secure E-Billing Web site. Tuition and fees payments may be made online directly from a U.S. checking or savings account. Alternatively, you may print a PDF copy of the Student Account Statement and mail the stub along with a check or money order to the address printed on the bill. Funds must be in U.S. currency drawn on a U.S. bank. 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. Other payment alternatives are available in cases where a preferred method cannot be utilized.

Complete information on all payment methods follows below. All payments should include the student's name and nine-digit Columbia University identification number ("C" number) or Social Security number. E-check payments may be made through the E-Billing Web site. E-check payments received by 3 p.m. EST will

be credited to the student account by the next business day. Checks and money orders in U.S. dollars drawn on a U.S. bank account should be made payable to Columbia University and mailed along with the top portion of the printed Statement to our processing center. 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 Student Financial Services. Wire transfers must include the student's name and nine-digit Columbia University identification number or Social Security 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.

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 online. 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.

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. If you wish to apply for a refund or file a Direct Deposit Authorization, please visit our Student Financial Services Web site or contact Student Financial Services.

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.

Financing Your Education

Financial Aid Opportunities

All students interested in applying for financial aid are urged not to wait until an offer from the Admissions Office has been made.

Most students finance their education through a combination of student loans (federal and private), grants, and their own resources.

How to Apply for Financial Aid

In order to determine eligibility for federal aid, and for the institutional aid administered by the Financial Aid Office (FAO), complete and submit the following documents:

1. **Free Application for Federal Student Aid (FAFSA).** A paper form is available from the FAO, or it can be obtained from a local college or university, or it may be completed online at <http://www.fafsa.ed.gov>. The school code for the MSPH is E00127. This form is to be mailed directly, or transmitted electronically, to the federal processor. Mailing information is listed on the FAFSA. Once the information is processed, it is transmitted to the school electronically.
2. **Federal Income Tax Return.** A signed copy of the most recent federal income tax return should be mailed or faxed to our office (if you did not file you can indicate so on the MSPH Financial Aid Application).
3. **MSPH Financial Aid Application.** A paper copy of this application can be obtained from the FAO, or it can be downloaded from the following Web site: <http://mailman.hs.columbia.edu/financialaid/index.html>. This form should be mailed or faxed to the FAO.
4. Some of our scholarships require an **additional application**; please refer to “Scholarships, Fellowships, Traineeships” (below) for scholarship applications and information.

If all of this information has been received at the time of admission, students receive a financial aid award letter with their offer of admission, or shortly thereafter.

Mailing and faxing information:

Financial Aid Office
Columbia University
Mailman School of Public Health
722 West 168th Street, Room 1030
New York, NY 10032
Fax: 212-342-1861

FEDERAL LOAN PROGRAMS

The **Subsidized Stafford Loan** is a federally insured, federally subsidized loan from a bank, credit union, or other participating lender. The maximum amount a student may borrow for an academic year (i.e., summer, fall, and spring) is \$8,500. Repayment of interest and principal is usually deferred until after the student is no longer registered at least half time (i.e., 6 points). Applications are available from participating lenders, and in the FAO for certain lenders.

The **Unsubsidized Stafford Loan** is available to eligible students enrolled at least half time, regardless of income. Students are charged interest immediately upon disbursement of the loan until it is paid in full. The applicable rate of interest is variable, adjusted annually on July 1, not to exceed 8.25 percent. Graduate students enrolled at least half time are eligible to borrow up to \$10,000 per academic year. Graduate students who have not earned an M.D. or D.D.S. and who are enrolled full time (i.e., at least 12 points per semester) are eligible for an additional \$12,500 per academic year (for a total of \$22,500). The cumulative maximum for a borrower is \$189,125 (only \$65,000 of this amount may be in subsidized loans). Students whose need is less than the annual loan limits for the Federal Subsidized Stafford Loan will be able to borrow up to those loan limits under the Unsubsidized Stafford Loan Program.

The **Federal Perkins Loan** is awarded to students who show exceptional need—as determined by the Free Application for Federal Student Aid (FAFSA). Repayment of interest and principal is deferred while the student is registered at least half time.

Eligibility requirements for *ALL* federal loan programs:

- U.S. citizen, U.S. permanent resident, or eligible non-citizen (e.g., political refugee)
- Enrolled for at least half time in a program leading to a degree and maintaining satisfactory academic progress
- Completed FAFSA for the academic year in question, with our school code, E00127
- Any other additional documents requested in order to complete the financial aid file (e.g., copy of the most recent federal income tax return, C.U. Financial Aid Application)

NOTE: Students wishing to have loan deferment forms completed should bring them to the Office of Student Administrative Services only after registering.

SCHOLARSHIPS, FELLOWSHIPS, TRAINEESHIPS

Community Scholars Program. This program is available to students accepted in the Department of Sociomedical Sciences. It provides 50 percent tuition scholarship to students selected on a competitive basis. Community Scholars must demonstrate a commitment to serving underserved populations. A separate application is required, and students are expected to have completed the financial aid application. For further information, contact Ms. Yasmin Davis at 212-305-1200 or by e-mail at yj17@columbia.edu.

Werner and Elaine Dannheisser Scholarship. Established by the Werner and Elaine Dannheisser Trust, this is a need-based scholarship for one or more students in the Department of Sociomedical Sciences' Aging and Public Health track. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

W.E.B. DuBois Scholarship. This scholarship is awarded to one or more incoming African-American student pursuing a degree in public health, or enrolled in the combined M.D./M.P.H. program, who will embark upon a career of bona fide public health service for a period of no less than three years following graduation. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Joseph L. Fleiss Scholarship Fund. This scholarship has been established to support doctoral students in the Mailman School's Department of Biostatistics in memory of former Chair of the Department, Joseph L. Fleiss. Each year, one Scholar will be named based on academic achievement and need.

Fund for Public Health Leadership. Funded by the School's alumni, faculty, and friends, this fund supports need-based scholarships. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Sheila Gorman Scholarship. This is a need-based, partial scholarship for an incoming student in the Executive Program. It is funded by alumni, students, colleagues, friends, and family of retired faculty member Sheila Gorman, Ph.D., in honor of her career at the Mailman School of Public Health. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Sam Greenberg Scholarship. This is a need-based scholarship, funded by the Alumni Association of the Columbia College of Pharmaceutical Sciences in memory of Pharmacy graduate Sam Greenberg, '28. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Harriet and Robert H. Heilbrunn Scholars Program. This is a need-based scholarship made possible by a generous gift from Mr. and Mrs. Heilbrunn. It provides a nonrenewable \$25,000 scholarship to up to ten incoming full-time M.P.H. students every year with a preference given to minority students, or individuals who plan to work in city, state, or federal public health agencies, or public health oriented nonprofit organizations after graduation. Students must complete a Free Application for Federal Student Aid (FAFSA) in addition to other requirements listed under "How to Apply for Financial Aid." Students must be enrolled full time

Initiative for Minority Student Development (IMSD). The purpose of this program is to increase the number of underrepresented ethnic minority students who receive graduate research training in Sociomedical Sciences and Epidemiology. The program is available to ethnic minorities who are U.S. citizens or permanent residents. In

order to be eligible for the IMSD program, students must have been accepted into any of the master's programs in the Departments of Sociomedical Sciences or Epidemiology. The IMSD provides partial tuition coverage, a graduate research assistantship placement with a faculty mentor, and travel to one scientific conference per year. Students in the IMSD program attend a biweekly seminar course that provides workshops on research methods, statistical analyses, scientific writing, techniques and coping strategies for success in graduate school, and professional development for careers in research. A separate application is required. For more information, contact the Program Director, Dr. Ana Abraido-Lanza, at 212-305-1859, or visit the Initiative for Minority Student Development (IMSD) Web site (http://www.columbia.edu/%7eaf17/IMSD_web_page.html).

Jewish Foundation for Education of Women Scholarship. Two Jewish Foundation for Education of Women Scholars are selected annually to receive two years of funding. To qualify, students must be female; must reside in New York City or have lived within a 50-mile radius of New York City prior to enrollment; must demonstrate financial need, good character, and high motivation; and must be enrolled full time at the Mailman School.

Latino Fellowship Program. The goal of the Latino Fellowship Program is to increase the representation of Latinos in the public health workforce, particularly early career professionals who are committed to addressing the health disparities confronted by a large and growing Latino population in the United States. Two fellowships are offered each year. Eligible applicants are of Latino heritage, hold a bachelor's degree, are conversant in Spanish, and are early career professionals with prior work experience with Latino communities in the United States or in countries with a large influx of Latino immigrants to the United States. Individuals with advanced degrees (M.D., Ph.D.) are not generally considered good candidates for the fellowship. Applicants must demonstrate a commitment to working with Latino populations in the United States following completion of the degree. For more information including application materials, see <http://cpmcnet.columbia.edu/dept/sph/popfam/teach/hfp.html>. Admission to the School requires a separate application, and only individuals admitted to the Heilbrunn Department of Population and Family Health's Program on Reproductive, Adolescent, and Child Health will be considered for the fellowship.

Mailman School Scholars Fund. This prestigious program supports minority doctoral students or those conducting postdoctoral research. Mailman School Scholars receive full tuition annually and coverage of student fees. Applicants must complete the application for financial aid. No separate application is needed.

Mayor's Graduate Scholarship Program. Employees of the Department of Citywide Administrative Services in the City of New York are eligible to apply for this scholarship program. The program provides a tuition scholarship that covers half of the tuition up to 3 tuition points per semester, whichever is less. Mayor's Graduate Scholars continue their employment while participating in this program. A separate application is needed; it is available from: Mayor's

Graduate Scholarship Program, 1 Centre Street (Room 2435), New York, NY 10007 or visit the Web site at <http://www.nyc.gov/html/dcas/html/mgsp.html>.

Doris Nickerson Scholarship. This scholarship was made possible by a gift from Ronald Lauterstein, '58, in honor of his late wife, Doris Nickerson. An award is made to a Canadian resident, with a preference given to a Canadian public health nurse. No separate application is needed. Students must be enrolled full time

Pharmacy Alumni Scholarship. This award provides need-based support to one Mailman School student annually. The scholarship was created by the alumni of the Columbia College of Pharmacy in memory of former professors. The name of the Scholar rotates each year, starting with Mr. Joseph Tumelty, then honoring Professors Abraham Taub, Frank Pokorny, and Samuel S. Lieberman. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

The Phoenix Fellowship Program. This program provides a fellowship to students who demonstrate financial need and who are interested in gaining research experience with historically underserved communities. The fellowship is awarded to full-time master's-level students who have overcome obstacles that impeded their academic progress and/or meet income-specific criteria. It covers 24 points and it is nonrenewable. A separate application is required, and students are expected to have completed the financial aid application and be enrolled full time. A copy of this application can be obtained from the FAO.

Public Health Leadership Award. This fund provides need-based financial aid for Mailman School students through an endowment. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Public Health Psychiatry Fellows Program. Two students per year will receive up to \$15,000 each toward tuition and expenses for an M.P.H. degree for up to three years, with a preference for students from the New York State Psychiatric Institute. The amount disbursed to each fellow is based on the number of course points in which s/he is enrolled. The NYSPI will coordinate selection of appropriate students with the Mailman School's Office of Student Affairs.

Public Health Scholars Fund. This is a need-based scholarship that was established by James T. Harden, M.P.H. '83, chairman of the Mailman School of Public Health Board of Advisors. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Public Health Scholars Program. This program provides tuition scholarship of 25 to 75 percent, depending on salary, to employees of the New York City Department of Health, or the New York State Department of Health. Up to five Public Health Scholars are selected each academic year. Eligible applicants for this program must have

been accepted for admission to a degree program in the Mailman School of Public Health. Public Health Scholars continue their employment while participating in this program. A separate application is needed; it is generally available from either the New York City Department of Health and Mental Hygiene at 212-676-2150; or from the New York State Department of Health, Metropolitan Area Regional Office, at 212-268-7406.

Rudin Scholars in Public Health. Supported by New York City philanthropist Jack Rudin and the May and Samuel Rudin Foundation, this is a need-based scholarship awarded to four students annually. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Peter Jay Sharp Scholarship. This is a merit-based scholarship established with a gift from The Peter Jay Sharp Foundation, in memory of Peter Jay Sharp. It provides a nonrenewable \$25,000 scholarship to a maximum of four incoming full-time M.P.H. students annually. Awardees are selected on the basis of their public health career potential, demonstrated leadership ability, prior public health work experience, community advocacy experience, and other criteria. No separate application is needed. Awardees are notified early in the spring.

The Ray E. Trussell, M.D., Fellowship. This fellowship provides partial tuition for a full-time student pursuing an M.P.H. or an Executive M.P.H. in public health with a concentration in substance abuse prevention and public policy areas. Eligible candidates must have proven training in psychiatry and substance abuse treatment and/or equivalent experience. Preference is given to applicants who have trained at Beth Israel Hospital or a Columbia University-affiliated institution. This fellowship was established by Dr. Elizabeth Trussell in honor of her late husband, Ray E. Trussell, M.D., dean of the Mailman School of Public Health from 1955 to 1968. Applicants must complete the application for financial aid.

MSPH Scholarship. This is a need-based scholarship awarded by the School. A Free Application for Federal Student Aid (FAFSA) is required in addition to other requirements listed under "How to Apply for Financial Aid." Please be advised that there are only a limited number of scholarships and that they are awarded on the basis of need as determined by the FAFSA. All students who apply for financial aid are considered for this award. Students must be enrolled full time.

U.S. Public Health Traineeship Award. This program is sponsored by the United States Public Health Service for matriculated students (full time, at least 12 points). A limited number of traineeships are available, based on need, to students entering an academic program identified as a severe shortage area, i.e., epidemiology, biostatistics, environmental health sciences. No separate application is required. All students who apply for financial aid are considered for this award. Students must be enrolled full time.

Dorothy Edith Veith-DiPaolo Memorial Scholarship. This scholarship supports one nurse annually who is pursuing a master's degree in public health. Mr. Nicholas DiPaolo created this scholarship in 2004 in memory of his late wife, Dorothy Edith Veith-DiPaolo, a nurse who received her master's degree in public health from Columbia's School of Public Health in 1980. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Julia B. Wasserman Scholarship. This is a need-based scholarship, established by Julia Wasserman, '88. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

Wyman Scholarship. This is a need-based scholarship that was funded by the late Rita F. Wyman in memory of her husband, Dr. Randolph A. Wyman, a former member of the School's faculty. Applicants must complete the application for financial aid and be enrolled full time. No separate application is needed.

There are also a limited number of fellowships, scholarships, and traineeships for pre- and/or postdoctoral study available on a competitive basis. Awards may include tuition and stipend. Information about the fellowships and training programs in specific research areas is available in several departments.

FINANCIAL AID INFORMATION FOR INTERNATIONAL STUDENTS

International students pursuing degrees at the master's level are not eligible for institutional funds administered by the Financial Aid Office (e.g., MSPH scholarship), or for government loans and other federal programs.

However, international students at the doctoral level may be eligible to receive funding from their academic departments. Students must contact their respective academic department directly for these funding opportunities.

All international students are advised to seek financial aid through their country of citizenship, private foundations, and international agencies such as the World Health Organization (<http://www.who.int>), Pan American Health Organization (<http://www.paho.org>), and the Rotary International (<http://www.rotary.org>).

Aside from the organizations mentioned above, international students can also apply for private educational loans. In order to do so, they must have a valid U.S. Social Security number and must also provide a cosigner who is a U.S. citizen or U.S. permanent resident.

International students may also apply for a private educational loan that does not require a cosigner. The Comprehensive Access Loan program offers this option. However, international students must have a valid Social Security number and have three years of established U.S. credit history in their own name, including at least four non-student

loan trades, one of which must have been open for 36 months. For further information, please contact the Financial Aid Office.

The maximum amount that can be requested through any private educational loan is the cost of attendance for one school year (tuition, room/board, personal expenses, etc.) minus any aid that may have been awarded by the academic department.

The Financial Aid Office determines the cost of attendance once the number of credit points that will be taken per semester is known. The following is an example of a full-time* student's cost of attendance for one academic year (September through May). Note that these figures are for the 2005–2006 school year. Tuition rates and other fees are determined every year during the summer.

Room and Board: \$14,815

Books: \$1,000

Personal Expenses: \$2,300

Health Fee: \$2,783

Student Activities Fee: \$40

Computer Access Fee: \$80

Transcript Fee (one-time fee for new students only): \$45

International Student Service Fee: \$100

Tuition per Credit Point: \$1,048*

If you have been admitted already and are seeking information on cost of attendance for purposes of applying for a student visa, be advised that you must contact the Office of International Students and Scholars Office: <http://www.columbia.edu/cu/isso/>.

Feel free to contact the Financial Aid Office if you need additional information. We can be reached at 212-305-4113 or by e-mail at sphfinaid@columbia.edu.

OTHER SOURCES OF FINANCING

Monthly Tuition Payment Plan. The Columbia Payment Plan allows all students to pay for tuition and fees through *interest-free* equal installment payments instead of making a lump-sum payment at the beginning of each academic term. *Only education expenses that are billed through the student's account* at Columbia University, including tuition and other fees, are covered through this plan. Personal expenses such as off-campus housing, travel, and entertainment may not be included.

Students may sign up for an entire academic year or for one term only. The deadline for enrolling in the annual or fall plan is August 31, and for the spring plan, December 31. Late applications may be accepted, but past-due payments must be made.

Installment payments begin on July 1 for the annual plan or fall term only; December 1 for spring term only. Payments are made directly to AMS, the organization handling the Columbia Payment

*Full-time status at the Mailman School of Public Health consists of at least 12 credit points per semester. International students must be enrolled full time.

Plan. Students can call AMS at 800-635-0120 to enroll by phone or enroll online at <http://www.tuitionpay.com>.

New York State Tuition Assistance Program (TAP). Any student who is a legal resident of New York State and a full-time degree candidate is eligible to apply for a TAP award. All students interested in TAP must first complete a FAFSA. New York State will then send a TAP application. The award is based on New York State net taxable income. For further information, please visit New York State Higher Education Services Corporation's (HESC's) Web site at <http://hesc.state.ny.us/>.

Private Educational Loans. There are a number of private loan programs that are available to students based on creditworthiness. For additional information on some of these options, please visit the Student Financial Services Web site at <http://www.columbia.edu/cu/sfs/>.

Veteran Benefits. A veteran of the armed forces who has served on active duty for at least 180 days and received an honorable discharge is eligible for veteran benefits. For further information, consult the regional Veterans Administration Office.

International students are not eligible for the traineeship and government loan programs administered by the School and are advised to seek financial aid through their country of citizenship, private foundations, and international agencies such as the World Health Organization (<http://www.who.int>), Pan American Health Organization (<http://www.paho.org>), and the Rotary International (<http://www.rotary.org>).

Aside from the organizations mentioned above, international students can also apply for private loans. In order to do so, you must have a valid U.S. Social Security number and must also provide a cosigner who is a U.S. citizen or U.S. permanent resident.

The maximum amount that can be requested is the cost of attendance for one school year (tuition, room/board, personal expenses, etc.) minus any aid that may have been awarded by the academic department.

The FAO determines the cost of attendance once the number of credits that will be taken per semester is known. Once this information is received, the maximum amount for which the loan can be applied for will be determined.

Some departments have secured traineeships or fellowships in specialized areas of study that allow international student participation. Contact your department for additional information.

STUDENT EMPLOYMENT OPPORTUNITIES

Graduate Research Assistantship (G.R.A.). Departments have graduate research assistant positions on a limited basis. Students gain valuable experience working part time on faculty-run research projects and receive a stipend and/or tuition assistance. Students need to consult with their department coordinator for further information.

Teaching Assistantship (T.A.). Some departments have teaching assistant positions for a limited number of students who have substantial preparation in the study area. T.A.'s provide part-time assistance to faculty members in instruction, grading, and/or course administration. Students receive a stipend and/or tuition assistance. Please consult with the departments for further information.

Work-Study. Students certified by the Financial Aid Office as eligible for federally funded work-study may choose from a variety of part-time employment positions. Jobs are available in many offices throughout the University.

Office of Career Services. Search for full-time and part-time internship opportunities at <http://www.mailman.hs.columbia.edu/careerservices/index.html>.

You may also check the Columbia University Student Financial Services' Web site (<http://www.columbia.edu/cu/sfs/>), as well as the School's Web site (<http://www.mailman.hs.columbia.edu/>), for additional information on financial aid resources.