



COST OF ATTENDANCE & FINANCIAL AID 2009-2010
INTERNATIONAL STUDENTS

Cost of attendance (COA) is comprised of two types of costs - **direct** and **indirect**. **Direct costs** are reflected on bills payable to Columbia University – for example, tuition, fees, and housing if you live in University Apartment Housing. Indirect costs are not billed by Columbia University and include books, travel, and other personal expenses. **Indirect costs** may vary greatly, whereas direct costs are fixed. SIPA must set COA figures for each year. The figures below are based on full time attendance.

IMPORTANT: Financial aid can be awarded up to the cost of attendance, but may not exceed the cost of attendance.

	2009-2010				Total	2010-2011	
	Summer 2009	Fall 2009	Spring 2010	Private Loan		Summer 2010	Program Total
Tuition and Fees	12,294	20,797	21,145	54,236	7,529	61,765	
Room/Board	4,950	6,600	8,250	19,800	5,100	24,900	
Books	500	500	500	1,500	0	1,500	
Travel	300	400	500	1,200	300	1,500	
Personal	1,125	1,500	1,875	4,500	1,159	5,659	
Loan Origination Fees	603	804	1,005	2,412	429	2,841	
Cost of Attendance	19,772	30,601	33,275	83,648	14,517	98,165	

Note: Final cost of attendance figures might be adjusted upward to reflect loan fees. All costs shown (except for Dormitory charges, tuition, and fees) are approximates based on the averages our students are paying for budget items listed above.

DIRECT COSTS:

TUITION: An annual figure set by SIPA’s Administration. For the 2009-2010 academic year the figures is \$50,132.

FEES AT COLUMBIA UNIVERSITY AND SIPA:

Health Services Fee: Each semester a student is billed a mandatory health services fee of \$395.

Medical Insurance: The cost of Columbia University Student Medical Insurance at a Basic Level is \$1,648. Comprehensive Insurance costs \$2,362. All students will be billed for Basic insurance charges, unless he/she submits an upgrade request or waiver by the relevant semester deadlines. For more information, consult the [Health Services Website](#) or call 212-854-2284.

University Facilities Fee: Each semester a student is billed a mandatory Facilities Fee of \$376 that enables the use of libraries and the Dodge Fitness Center.

Transcript Fee: A one time fee of \$103 that enables a student to receive copies of his/her transcript.

SIPA Computer Fee: Each semester a student is billed a mandatory \$155 fee that gives him/her access to software packages, SIPA’s computer labs and printers.

SIPA Student Activity Fee: Each semester a student is billed a mandatory \$35 enabling him/her to participate in Student Activities at SIPA.

International Student Fee: Each semester International Students are charged a \$50 international student fee.

INDIRECT COSTS:

These expenses are subjective and can vary for each student.

Room/Board: This figure is based on what our students spend on average for room/board in the previous academic year. The current figure is based on a student spending \$950/month on rent.

PREPARING YOUR FINANCES FOR THE UPCOMING YEAR

1. Read your informational letter to find out what aid you are able to apply. A glossary of financial aid funds can be found on the next page.
2. Determine how much you need to pay from your own resources and start to budget.
3. Decide what loans you wish to apply.
4. If you have chosen to apply for loans, we recommend beginning the process as soon as possible. You will need to select a lender to process your student loan(s). Students have the right and ability to select the education loan provider of their choice, are not required to use any of these suggested lenders and will suffer no penalty for choosing a lender that is not included as a suggested lender. These steps should be completed a minimum of six weeks in advance in order to ensure the timely delivery of any loan funds that you would like to borrow.
5. Be prepared to cover the first three weeks of the semester on your own. Financial aid is disbursed one semester at a time and all financial aid funds are sent directly to Columbia University. Disbursement checks are issued approximately three weeks after classes begin, following the Add/Drop period. If you receive more financial aid than is necessary to pay your direct costs, the university will issue a check for the excess amount from which you will be able to reimburse yourself once the funds are received. This is to ensure that the student is actually enrolled and entitled to the funds.

*If you have additional questions about your financial aid process at any time, please send a message to sipa_finaid@columbia.edu.

USEFUL DOCUMENTS AND LINKS:

SIPA's Financial Aid checklist: A step by step, start to finish guide to applying for and securing your financial aid.

*N.B.: Financial aid paperwork is processed annually and you will need to repeat the process each year to some degree, starting with the submission of your loan application.

http://sipa.columbia.edu/resources_services/financial_aid/forms_online.html

Columbia University's Student Financial Services website: Provides a description of financing options available to Graduate Students at Columbia University as well as the accompanying details on their terms and conditions.

http://www.columbia.edu/cu/sfs/docs/Grad_Fin_Aid/Private_Loans/index.html

GLOSSARY OF FINANCIAL AID FUNDS AND OPTIONS

PRIVATE EDUCATIONAL FUNDING PROGRAMS

PRIVATE EDUCATIONAL FUNDING: Students may borrow up to the full cost of attendance, less other financial aid received including other loans and outside awards. To receive Private Loan funds, students must submit and e-sign a Master Promissory Note at the designated lender's web site or with a paper application. The financial aid office must certify all loans online or paper based on eligibility. Private loans are disbursed to the school in the form of paper checks and need to be endorsed by the borrower. Students have the right and ability to select the education loan provider of their choice, are not required to use any of these suggested lenders and will suffer no penalty for choosing a lender that is not included as a suggested lender. For additional information, please visit: http://www.columbia.edu/cu/sfs/docs/Grad_Fin_Aid/Private_Loans/index.html

PAYMENT PLAN: For additional information regarding the TuitionPay Payment Plan, please visit: <http://www.columbia.edu/cu/sfs/docs/billing/payment-options.html#N10131>.

STUDENT EMPLOYMENT - International students are not eligible for work-study but may work as a "casual employee." Teacher assistant or program assistant positions are not available but, depending on the budget available at various departments, you may be eligible to aid professors based on their individual needs. For links and information on available campus jobs for international students, please visit: <http://www.cce.columbia.edu/findajob>

INSTITUTIONALLY BASED AID

SIPA'S PHILOSOPHY - If you applied for a fellowship, you will be or were notified of these awards within your admission letter. If nothing is mentioned within the admissions letter it means that no fellowship, scholarship, grant or assistantship was granted. Also keep in mind that many SIPA students have been successful at securing external fellowship support toward their costs of attending graduate school. Many of these scholarships are described in the SIPA Database of External Grants and Fellowships. If you are awarded an external fellowship, it is your responsibility to notify the SIPA financial aid office in writing.

EVERYTHING ELSE

OTHER SOURCES OF FUNDING: Although SIPA does offer institutional based funding, the cost of attendance is significant so students should plan carefully. Very few SIPA awards cover full tuition so students are encouraged to seek other sources of funding. Many SIPA students are successful at securing external fellowship support. Some of these scholarships are described in the SIPA Database of External Grants and Fellowships. If you are awarded an external fellowship please know that it is your responsibility to notify the SIPA financial aid office in writing. The SIPA Database of External Grants and Fellowships is accessible via this link: <http://sipa.columbia.edu/fellowships>

Other avenues of financial assistance for both domestic and international students can be found by doing some financial aid "homework." Admitted students may want to research scholarship and fellowship opportunities distributed by former schools attended or former employers. Networking is always a good way to conduct research for funding.

It is advisable not to limit your search to the school or type of program that you are pursuing. You should conduct a broad search related to factors such as your background, interest, gender, hobbies, etc. In addition, organizations to which you belong sometimes give funding to members seeking educational funding assistance. Persistence pays so be consistent in your search. It is advisable that you set aside a specific time either weekly or biweekly to search for funding opportunities.

THIRD PARTY BILLING: If someone else will be paying any portion of your bill directly to Columbia University, you need to notify us and also complete a Third Party Billing Agreement. Please explore the following link for more information: <http://www.columbia.edu/cu/sfs/docs/billing/Sponsored-Students/index.html>