

## OFFICE OF FINANCIAL AID

### Financial Aid Checklist

Dear Students First Name:

This information is being sent to assist you with next steps for your financial aid. **Be sure to read it thoroughly.**

#### Helpful resources:

- Your award letter that was emailed to you contains:
  - **Direct Cost** – Estimates of tuition and fees that will be charged to you by the University
  - **Indirect Cost** – Estimates of living, personal, transportation and book expenses
  - **Cost of Attendance** – The total of both of the above which equals the maximum amount of aid for which you are eligible
  - **Financial Aid Awards** – Type and amount that has been offered to you
  - **Remaining Eligibility** – The difference between the Cost of Attendance minus the Financial Aid Awards
- The financial aid system, [Net Partner](#), where you can find listings of charges and aid on the drop-down Menu
- Our website page for [CSSW Cost of Attendance](#) where definitions of charges are listed

Students may receive financial aid to cover up to their full Cost of Attendance **by applying for additional funding from a Federal Grad PLUS Loan or a private education loan from any lender.**

- For those who only need to cover tuition and fees that will be charged by the University:
  - **Direct Cost minus Financial Aid Awards** equals the total of other funding that is needed.
- For those who need to cover tuition and fees as well as other out-of-pocket expenses:
  - **Cost of Attendance minus Financial Aid Awards (or Remaining Eligibility)** equals the total of other funding that is needed. Any amount in excess of your Direct Cost will be refunded to you by [Student Financial Services](#) after classes commence.

#### Important Notes:

- Students in the Part Time to Full Time Program, One-Year Residency for Working Professionals and Part Time Pathways and all other students registering less than full time will be charged the estimated per-credit tuition rate of **\$2,026**.
- All students are automatically charged the Health Service Fee (estimated **\$1,446** per academic year) and Medical Insurance (estimated **\$5,451** per academic year). Waiver requests for Medical Insurance may be submitted on the [Columbia Health](#) website with proof of comparable coverage, but the Health Service Fee cannot be waived. Waiver requests must be submitted annually at the beginning of the academic year.
- Part-time students may elect Medical Insurance on the [Columbia Health](#) website. Students who elect Medical Insurance will also be charged the Health Service Fee as they cannot be decoupled due to some shared costs.
- In order to be eligible for federal loans, students must be enrolled for at least **6 credits** each term. In order to be considered for institutional funding, students must be enrolled **6 credits** or more.

**Please follow the list below in order to complete the required steps in the financial aid process.**

#### 1st STEP: FOR ALL AWARDS

1. **Accept or decline** your awards on the financial aid system, [Net Partner](#).
2. **Click** on Accept Awards Tab under Menu
3. **Click** scroll bar so that you can see the pending status on award
4. Next to view message **Click** accept or decline for each award

5. Click submit; **do not click** on “accept all”

Your Net Partner username is your **CUID** - which begins with the letter ‘C’ and can be found at the top of this letter – and, for first-time users, your password is your date of birth (**mmddyyyy**). **DO NOT CLICK ON THE FIRST-TIME USER BUTTON.** *If you already changed your password after an initial login and have forgotten the one you selected, **click** ‘Forgot Your Password’ to change it again and log in with your new password.*

**NOTE: No awards can be left in pending status or none of your aid will disburse. You should accept a loan even if you intend to borrow less than the maximum eligibility listed, and decline it only if you do not want to borrow any of those funds.**

## 2<sup>nd</sup> STEP: FOR FEDERAL STUDENT LOANS

You must submit Entrance Counseling and separate Master Promissory Notes and Loan Request Forms for each type of loan you borrow. Refer to your award letter or to Net Partner for the term breakdown of your aid, and to our website for a term breakdown of your [CSSW Cost of Attendance](#) .

**NOTE: If you are a [continuing student](#) and previously completed Entrance Counseling and Master Promissory Note(s) while at Columbia, you do not need to complete them again; your previously-completed documents are still valid.**

Check [Net Partner](#) periodically; the status of forms and documents is updated typically within 5 business days after submission.

**If you submit a Loan Request Form for more than you are eligible in a given term, the Office of Financial Aid will notify you to resubmit with the eligible amount.**

### **FEDERAL DIRECT UNSUBSIDIZED LOAN:**

1. Complete [Entrance Counseling](#) if you have not already done so on the Department of Education’s website.
2. Complete the [Direct Unsubsidized Loan Master Promissory Note](#) if you have not already done so on the Department of Education’s website.
3. Complete a [2025-2026 Federal Direct Unsubsidized Loan Request Form](#) on our Dynamic Forms website.

### **FEDERAL DIRECT GRADUATE PLUS LOAN:**

If you choose to borrow additional funds in a Federal Grad PLUS Loan, you can determine your remaining eligibility using the information on your award letter:

- For those who only need to cover tuition and fees that will be charged by the University:
    - **Direct Costs minus Financial Aid Awards** equals the total of other funding that is needed.
  - For those who need to cover tuition and fees as well as other out-of-pocket expenses:
    - **Cost of Attendance minus Financial Aid Awards** equals the total of other funding that can be requested. Any amount in excess of your Direct Cost will be refunded to you by Student Financial Services after classes commence.
1. Complete [Entrance Counseling](#) if you have not already done so on the Department of Education’s website.
  2. Complete the [Direct PLUS Loan Master Promissory Note](#) if you have not already done so on the Department of Education’s website under the **Graduate/Professional Students** link.
  3. Complete a [2025-2026 Federal Direct Grad Plus Loan Request Form](#) on our Dynamic Forms website.

## FOR PRIVATE EDUCATION LOANS

If you are considering a private education loan rather than a federal loan, you may find information on the Student Financial Services website helpful: [Student Financial Services-Private Loans](#). If you decide to apply for a private education loan:

- Notify us at [swfinaid@columbia.edu](mailto:swfinaid@columbia.edu) if you do not see your loan on your Financial Aid System [Net Partner](#) more than two weeks after your loan **has been approved** listing the name of the lender, the amount you requested, and for which term(s) the funds should be distributed so that we can certify the loan.

If you have any questions, do not hesitate to contact us at [swfinaid@columbia.edu](mailto:swfinaid@columbia.edu) (preferred), or by calling (212) 851-2293.

Sincerely,

Office of Financial Aid