



COLUMBIA UNIVERSITY  
IRVING MEDICAL CENTER

*Vagelos College of  
Physicians and Surgeons*

*College of Dental Medicine*

Office of Student  
Financial Aid & Planning

630 West 168th Street  
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March, 2019

TO: ALL NEW STUDENTS

[www.cumc.columbia.edu/  
student/financialaid](http://www.cumc.columbia.edu/student/financialaid)

Congratulations on your admission to a Postdoctoral Program at the College of Dental Medicine.

You can find our *Handbook* and all the forms and links you'll need to complete your financial aid application on our [website](#).

Please complete the Aid Type Request Form online via [NetPartner](#) as soon as possible. You will receive a separate email from our Office with instructions on how to access NetPartner.

To apply for the Federal Direct Unsubsidized Loan and Federal GradPlus loan programs, you must complete the FAFSA. The deadline for filing the FAFSA is April 10th, or within two weeks after your offer of admission, whichever is later. **Please select the option to use the IRS Data Retrieval Tool when asked.** The requested information will come from your 2017 federal tax return. Our school code is 002707 - Columbia University in the City of New York.

If you have questions or concerns about the application process, please [email us](#) and indicate you will be a new postdoc student and include Your Name, PG. Also, if you submit anything directly to our office, please be sure that Your Name, PG appears on all materials.

Please pay special attention to the June 1<sup>st</sup> deadline for the ["Interschool Scholarships"](#) listed on our website. If you believe you are eligible for any of these scholarships, email us as soon as possible, explaining how you qualify.

All of the loans we may recommend as part of your financial aid package are unsubsidized and begin to accrue interest on the loan from each disbursement. Payments can usually be postponed until after postdoctoral training.

The Federal Direct Graduate PLUS and private alternative loans use creditworthiness as criteria for loan approval. If you are not sure how "clean" your credit rating is, I would suggest that prior to matriculation you secure a copy of your credit report from all of the three main credit bureaus. You can request free copies of your credit reports annually from the three major credit bureaus by going to this website: [www.annualcreditreport.com](http://www.annualcreditreport.com).

You should become an educated consumer and take the initiative to learn all that you can about your options, given your personal financial situation. Please realize that the responsibility is primarily yours when it comes to finances. Please do not hesitate to contact us if you need further information or have any questions.

**International students** may face special challenges in financing their education. There are no federally guaranteed assistance programs, and most private educational loans cannot be obtained without a creditworthy US co-signer. Please see the letter for International Student Financial Aid Applicants.

We appreciate the importance of financial aid in planning your education. Please do not hesitate to contact us if you need further information.

Sincerely,

A handwritten signature in black ink, reading "Ellen Spilker". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Ellen Spilker  
Executive Director