

NAVIGATING FINANCIAL AID

FLI TIPS SHEET

CHECK OUT THESE TIPS DESIGNED TO HELP COVER THE BASICS OF FINANCIAL AID FOR FLI STUDENTS. FOR MORE DETAILS AND UP-TO-DATE INFORMATION, BE SURE TO VISIT THE FINANCIAL AID WEBSITE:

<https://cc-seas.financialaid.columbia.edu>



TERMS & DEFINITIONS

- **COST OF ATTENDANCE:** This "sticker price" is the estimated total of all college-related expenses before financial aid gets applied. You cannot receive more financial aid than your total cost of attendance.
- **DIRECT COSTS:** Things you are billed for including tuition, fees and room & board. These expenses must be paid straight to the college if not covered by financial aid.
- **INDIRECT COSTS:** Includes books, transportation, and personal expenses. These are not billed; you are expected to manage them on your own.
- **STUDENT RESPONSIBILITY = Student Contribution + Student Employment:** All students have a minimum student contribution that they are expected to earn in the summer preceding each academic year. Student employment is the amount that you are expected to earn during the academic year. The two combined constitute your student responsibility, or the amount that you are expected to contribute to your Columbia education. The student responsibility can also be covered through outside scholarships, savings, WEP, parental support and/or financing options.

ON-CAMPUS JOBS




- **FEDERAL WORK STUDY:** A federal, need-based program designed for students to earn money to help cover expenses. Federal Work Study must appear on your Award Letter to be eligible for these jobs. Search for positions at: www.sfs.columbia.edu/content/work-study-overview
- **CASUAL JOBS:** These jobs are open to all students who are eligible to work in the U.S. Find these positions on the CCE's LionSHARE site, on department websites, and in campus postings.



RESOURCES

- **DEANS' STUDENT ASSISTANCE FUND (DSAF)**
A fund for low-income CC/SEAS students to support with one-time start-up expenses like winter clothing (\$200) as well as unanticipated emergency expenses.
- **WORK EXEMPTION PROGRAM (WEP)**
Columbia Grant recipients can apply for a WEP grant that would replace the Student Contribution (summer) and/or the Work Expectation (fall/spring). There is no limit on the amount of times you can apply for WEP.
- **APEALS:** If there has been a change in your financial situation or you and your family are encountering special circumstances not already included in your financial aid application, an appeal can be filed to request a reevaluation of your award.
- **FINANCIAL AID OFFICE:** Financial Aid is unique to each student. It is best to make an appointment with an adviser in the Office of Financial Aid to review your specific situation and identify available resources and options.

TIMELINE

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- **JANUARY:** Begin working on the FAFSA, CSS Profile and other financial aid application materials which are required each year.
 - **APRIL:** Apply for WEP, CC Summer Funding Program or Engineering Internship Fund if taking a low- or unpaid summer opportunity.
 - **MAY:** Deadline to submit all financial aid applications and documents.
 - **JULY:** Receive your Award Letter for the upcoming year. File an appeal if there have been changes in your family's situation.
 - **AUGUST:** Prepare to pay any bill you may have for the semester or set up a financing plan.