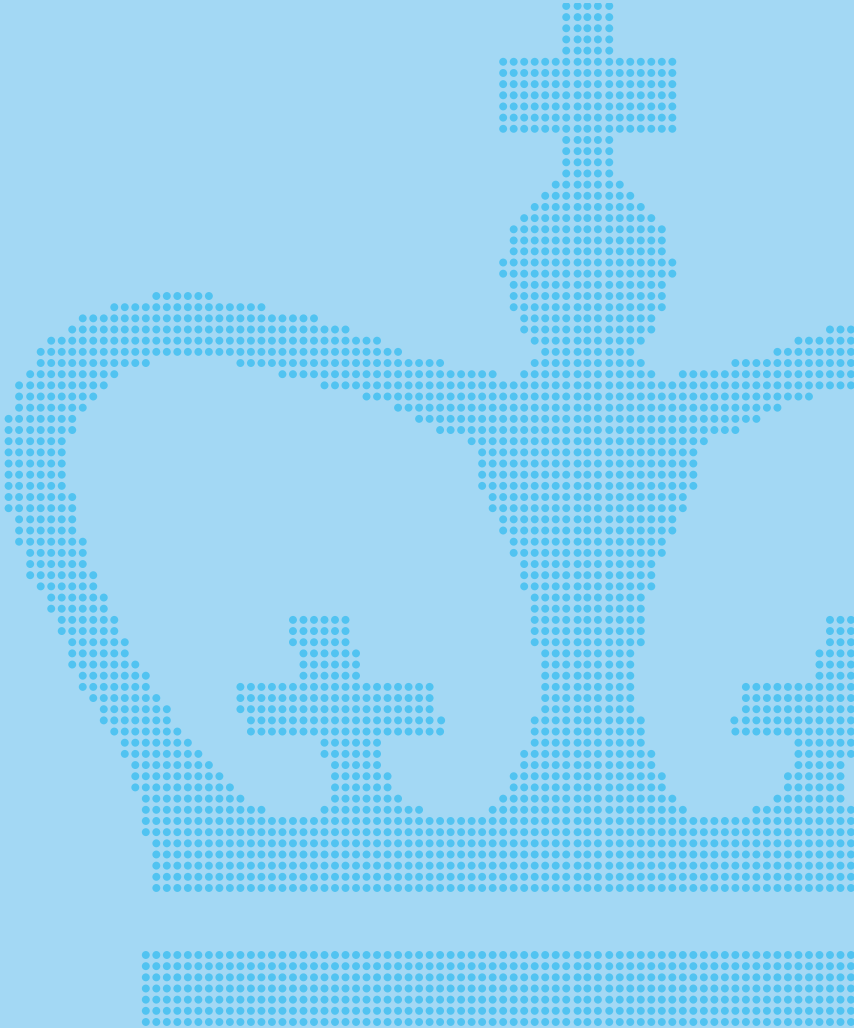


Columbia's Core Value

A Guide to Financial Aid & Educational Financing



Columbia Financial Aid



We strive to make Columbia accessible for all students, especially those from low- and middle-income families. Here's how:

Our need-based aid is in the form of grants and student work only. **Loans are not a component of Columbia financial aid packages.**

For those students coming from families with calculated total incomes of less than \$60,000 annually (and typical assets), **parents are not expected to contribute to the cost of Columbia.**

For those students coming from families with calculated total incomes between \$60,000 and \$100,000 annually (and typical assets), **Columbia offers a significantly reduced parent contribution.**

Parents earning more than \$100,000 can still qualify for significant financial aid from Columbia.

Additional grants are available to help students take advantage of study abroad, research, internships and community service opportunities.



Columbia College and Columbia Engineering enroll 6,000 undergraduate students from nearly 100 countries and all 50 states, with half receiving more than \$140 million annually in grants and scholarships.

Financial Aid: Real Impact Every Step of the Way

We help all Columbia College and Columbia Engineering students develop a plan to pay for college and achieve their goal of pursuing a world-class education here at Columbia University in the City of New York.

“It is possible to attend an amazing school like Columbia with little to no debt. The concept of **need-based aid** can be almost mythical—it wasn’t until my mother saw a financial aid presentation that she really understood that Columbia could cost less than the public options in my state.”—Zachary H.



Our Commitment to Access

Columbia’s approach to affordability is simple. **Need-based. Need-blind. Full need.** Our financial aid analysis considers many factors in determining eligibility, including income, assets, family size and number of children in college. There are no income or asset cutoffs, and we encourage you to apply if you are at all concerned about your ability to pay.

“I thought I would stand out because of my socioeconomic background, but I found a circle of close friends I could relate to and understand. I enjoy learning about how **people’s pasts and upbringings** shape the way they think and contribute to a discussion in class. If I had let worries about my financial circumstances affect me, I wouldn’t have been able to experience this wonderful community that makes me feel so welcome.”—Samia A.



A Partnership with Every Family

Columbia meets 100% of the demonstrated financial need for all first-years and transfers pursuing their first degree who have applied for financial aid, regardless of citizenship, and we continue to meet financial need for all four years of study. Additionally, we offer all enrolled students and their families one-on-one guidance about the financial aid application process, student and parent loans, payment options, budgeting and more.

“I remember being shocked about **how much aid** I was getting. I had to call the financial aid office to be sure it was real. I couldn’t believe how great they were about answering my questions and making sure my transition to Columbia was seamless.”—Farah T.

"The experience I got working as a lab assistant in an engineering department was invaluable and eventually helped set me on the path I'm on today. You can use your **campus job** as a stepping stone towards what you want to do and things that interest you."—Joshua W.



Funding for Professional Exploration

Learning is not confined to Columbia's seminar rooms and labs. Campus jobs can broaden your network and open doors to experiential learning. And programs like the Work Exemption Program **fund students pursuing enrichment activities** such as unpaid internship, volunteer and research opportunities.

"I interned at the NYC Department of Health over the summer, raising awareness for Tuberculosis in diverse and underrepresented communities and engaging with affected individuals and non-profit organizations. The **Work Exemption Program** has made me even more certain about pursuing a career in public health."
—Carol C.

"Columbia has opened up the world to me—literally. I spent a **semester abroad** studying music, film, literature and art history at the University of Bologna. I am forever grateful for the opportunities, friendships, memories and experiences that came out of the five months I spent living 'la dolce vita' in beautiful Bologna."—Stephanie G.



At Home in the City and in the World

Columbia **guarantees on-campus housing all four years** and factors your meals, books and personal expenses into your financial aid eligibility, so every opportunity is possible in the world's greatest city, from food truck festivals to Hudson River kayaking, Museum Mile to Broadway. And with financial aid that travels with you for study abroad, the whole world can be your classroom.

"Access to **New York City** has been one of my favorite aspects of attending Columbia. I have been able to explore my interests in ways that I never thought imaginable: free museum visits, access to some of the best minds in the country and discounted tickets to plays, sporting events and concerts allow and encourage me to expand my horizons."—Tayonna N.

"Columbia's financial aid office was there to help me from day one. Because of their continued support, I was able to make **smart financial decisions** and walk away from Columbia with a great degree, a lifetime of memorable experiences and friendships, and very little and manageable debt."—José R.



No Loans, No Limits

At Columbia, loans are not used to meet financial need or included in initial financial aid awards, and most students graduate from Columbia debt-free. With this **foundation of flexibility**, you have the opportunity to pursue countless post-graduate options.

"When I started looking at colleges, I knew I'd eventually want to go to grad school, but the cost associated with it worried me. Not having any loans at Columbia has allowed me to start saving for my future education, which allows me to **worry less about money** and focus on my education!"
—Kaya H.

Financing Facts, Personal Stories

We believe cost should not be a barrier to pursuing one's educational dreams. A Columbia education is possible for students from families of all sorts of socioeconomic backgrounds. Consider these facts:

16% of Columbia's undergraduates receive the **Pell Grant**, a federal grant reserved for the neediest students in the country. This percentage is among the highest in the Ivy League.

Columbia awards more than **\$140 million** annually in scholarships and grants from all sources.

More than half of Columbia's students receive financial aid from Columbia and the average grant amount awarded is **\$47,490**.

The median income for families receiving a Columbia grant is **\$100,409**; however, many families earning as much as \$200,000 annually may qualify for financial aid.



Sherri-Chanelle B.
Washington, DC
Psychology

“I chose Columbia because it was the perfect place for me to spend the next four years learning, growing, and challenging myself. Columbia’s financial aid office works hard to make sure that students can focus on their classes instead of their bank account. **One of the best things is that your financial aid follows you, no matter where you go.** During my junior year, I was able to study abroad in Australia, travel to the Outback, and explore the Great Barrier Reef. Attending Columbia was already a huge opportunity to step outside of my comfort zone. Because of my financial aid I was able to take it a step further and leave the familiarity of my home country.”



Soren S.
New Martinsville, WV
Undecided

“It is still surreal for me that a poor farm boy from the hills of West Virginia is able to attend one of the most prestigious schools in the world thanks to the generosity of the financial aid program here. I chose Columbia for two reasons: the Core and the financial aid. **Columbia actually offered me the most aid of all the schools I considered.** Aside from the obvious costs like tuition and fees, financial aid has also helped me pay for things like health insurance. Financial aid here is structured to make it as affordable as possible for students of all economic backgrounds to attend. If cost is a consideration for you, if you are accepted to Columbia the financial aid office will do everything they can to work with you. Without the financial aid I received here I would not have been able to attend college.”



Amaris B.
Phoenix, AZ
Computer Science
(Concentration: Sociology)

“I chose this university because it is at the epicenter of opportunity with endless ways to enhance your education through jobs, research, volunteerism, and organizations. If you want to attend Columbia, there should be nothing that stops you. **Columbia financial aid has enabled me to focus on my academics without worrying about costs.** And if you’re concerned about not being able to experience the fun things New York has to offer, don’t be. There are so many opportunities to explore the city for little to no cost from free Broadway tickets to learning how to maximize your subway fare. Students here will help you learn the best ways to save money through all of Columbia’s resources.”



Khiem C.
Binghamton, NY
Undecided

“Growing up I never believed I could afford to attend a school like Columbia. But as a prospective student when I received the university’s financial aid information I knew I had a chance if I was admitted. Columbia’s advantages — on-campus experience coupled with an Ivy League education in this very diverse city — made it easy to make this my home for the next four years of my life. My mother does not have to contribute anything to my education and I pay almost nothing to attend this fantastic school. **The financial aid package that I received has also allowed me to go out and explore New York.** If you’re afraid that you cannot attend Columbia because of the price, apply for financial aid. Give the office of financial aid a call or visit and they’ll do their best to help make Columbia accessible for you.”



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For more information about Columbia University,
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Office of Financial Aid and Educational Financing
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