



## CERTIFICATE IN CONSERVATION BIOLOGY

### FINANCING and AID OPTIONS FOR STUDENTS

#### Tuition Rates 2007-2008

\$652.00 per course

The Certificate Program in Conservation Biology is a non-degree program and therefore does not qualify for federal student loans or university financial aid. However there are other financing options available to students:

1. Note that students are not required to pay for the entire program in advance, but will only be billed for the courses they enroll in each semester. Upon completion of registration, you will receive a bill via your Columbia email account that must be paid within 30 days before late penalties accrue.
2. CERC offers **general fellowship aid** on a need basis to qualified applicants. Any student may apply; download an application form at: [www.cerc.columbia.edu](http://www.cerc.columbia.edu)
3. Full-time employees and dedicated volunteers (20+ hours per month) at CERC consortium institutions may be eligible for a special tuition rate. Contact Catherine Tissot for more information ([ct2119@columbia.edu](mailto:ct2119@columbia.edu)).
4. There is a **Columbia payment plan** that allows you to divide a semester or a year's tuition into equal monthly payments. Depending on when you submit your application you will be required to pay up to two months' payments in advance plus an \$80 fee (\$40 for a single semester plan). For more information go to:  
<http://www.columbia.edu/cu/sfs/PayByPaymentPlan.html>
5. **Columbia University** offers a **certificate program loan** that allows you to defer payment for 5 years, with interest rates currently at or below 4.75% depending on credit history. Go to <http://www.columbia.edu/cu/sfs/main-2005-2006.html> and click on "undergraduate and certificate program loans"
6. There is a **private loan** company called **TERI** that allows you to defer payment for up to 2 years and offers certificate loans at or below 6.5 % depending on credit history. Disbursement fees also apply. For details and an application, Go to [www.teriloans.com](http://www.teriloans.com) and click on "Continuing Education".

## COLUMBIA PAYMENT PLAN

The Columbia Payment Plan,<sup>1</sup> administered by Academic Management Services, enables students or their families to make *interest-free* monthly installments on their bill. Many families find monthly installments more manageable than lump-sum payments each term. The payment plan is not a loan, so there are no interest charges or credit checks.

### Who is eligible to enroll?

All Columbia students can use the monthly payment plan. International students should note that all payments must be received in U.S. dollars drawn on a U.S. bank.

### What expenses may be budgeted?

You may use the payment plan to budget educational expenses that are billed through your student account at Columbia University, such as tuition, room and board, and fees. Personal expenses, including off-campus housing, telephone, and books, cannot be budgeted. You may use the plan for all or part of your expenses, and the plan can be used in combination with loans or financial aid.

**How much are the payments?** The payment amount depends on the size of your budget. For an annual plan, divide each term's expenses by 5 to determine your monthly payment amount. You must complete both fall and spring sections for an annual plan. If you use the plan for a single term, your expenses for that term are divided into five equal payments.

**What are the fees?** The fee for the annual plan is \$80 (\$70 if you enroll by August 21) and the single term fee is \$40. You may pay the application fee by check or with your Visa or MasterCard.

**May I enroll for one term?** Yes. You have the choice of signing up for the entire academic year or for either the fall or spring term.

**When do payments begin?** Payments for the annual plan and the fall term plan start on July 1. The first payment for the spring term plan is due December 1. To make the best use of the Columbia Payment Plan, we encourage enrollment by the start date of the plan you select.

**What are the enrollment deadlines?** The deadline for enrolling in the annual or the fall plan is August 31; for the spring plan, it is December 31. To enroll after the plan start date, it is necessary to make any back payments that are due. See the schedule that follows for the academic year or fall term only plans:

APPLICATION RECEIVED	AMOUNT DUE
Prior to July 1	Fee only
July 2–August 1	Fee and July 1 payment
August 2–August 31	Fee, July 1, and August 1 payments

A DECEMBER 31<sup>ST</sup> DEADLINE APPLIES FOR STUDENTS ENROLLING IN THE SPRING.

**How do I enroll?** Fill out the application enclosed in this folder and mail it to Academic Management Services (AMS), or call AMS at 800-635-0120. Or you can enroll online at [www.tuitionpay.com](http://www.tuitionpay.com). Applications are also available at Student Financial Services, 210 Kent Hall.

**How will I be notified that I am enrolled and how will I be billed?** Once AMS has received your application, you will be sent a welcome packet with your account information. AMS will send you a monthly statement approximately two weeks before each payment is due. You can check on your account information at any time by visiting the Tuition Pay site at [www.tuitionpay.com](http://www.tuitionpay.com). After registering, you will have direct access to your account information.

**How is my student account at Columbia credited?** The money you send to AMS is wired to Columbia and applied to your student account. You will receive regular student account statements from Columbia that will reflect your payments to AMS. If your student account statement still shows a balance due, you must either increase the amount of your plan contract or pay the balance due directly to Columbia to avoid late fees.

**Whom may I contact with questions?** You can call AMS at 800-635-0120 for answers to any questions you may have about your payment plan. AMS education payment counselors are available Monday through Friday from 8:00 a.m. to 10:00 p.m. ET, and on Saturdays from 9:00 a.m. to 3:00 p.m. ET. <sup>11</sup>