What are Stipends?

- A Stipend is a living allowance paid directly to the student.
- The most common stipends are payments meant to offset student expenses, including housing, food, and personal needs.
- Stipends are not applied towards charges on student accounts.

Who is eligible to receive a stipend award?

- In Fall and Spring Terms: students must be registered for classes in the term for which the aid has been awarded.
- In Summer Terms: registration may not be required for the Summer Term if the student is enrolled in a school that does not have a Summer Term of enrollment.
- Contact your school's financial aid office for any concerns about eligibility.

What is the University's preferred payment method?

Direct Deposit to a U.S. checking or saving account is the University's preferred method for issuing stipends to students. This reduces the time needed for the funds to reach the student and makes the funds available sooner. It also removes the risk of the check getting lost.

How do students enroll in Direct Deposit?

To enroll in direct deposit, students will need their U.S. bank routing number and their saving/checking account number. This formation is available on the bottom of your paper check or can be identified directly from the student's bank. Please utilize the link below and enroll.

https://sfs.columbia.edu/content/direct-deposits

Do incoming students need to activate their UNI to receive a stipend?

Yes, to activate your UNI visit http://uni.columbia.edu/ and select "Activate UNI or Email."

How are students notified of stipend award?

Students will receive an email notification from Student Financial Services (SFS) when a stipend payment is in process.

What is my local address, country code and why is it required?

- The local address should represent the location that the student currently resides at or near Columbia University's campus.
- The country code is a three-digit code related to a student's permanent address "Home/Home" (address away from campus)
  - For Domestic students the three-digit country code is **USA**
  - For International students the three-digit country code varies (not USA)
- All students must enter their local address and permanent address in Vergil for proper direct deposit setup:

https://vergil.columbia.edu/vergil

What should I do if I didn't receive my Stipend as expected?

If it has been more than 12 business days since you received confirmation of our stipend processing email, please notify cashier@columbia.edu to review your inquiry.

Where is the Payment & Deposit Office located?

210 Kent Hall on the Morningside Campus

Getting Help

If you need additional guidance, please contact:
Student Financial Services - Payments and Deposits Office at cashier@columbia.edu

COLUMBIA UNIVERSITY
IN THE CITY OF NEW YORK

U.S. Domestic Students

How are Domestic Stipends processed?

Domestic student stipends are processed through the University Accounts Payable system on a weekly schedule.

What is the payment timeline for Domestic Stipends?

- Direct Deposit funds are received in a student's bank account within **3-5 business day**s **following** the date of the stipend processing email notification.
- Paper Checks are sent to the local U.S. address listed in SSOL (if no direct deposit information is available on SSOL) within **12 business days following** the date of the stipend processing email notification.

International Students

How are International Stipends processed?

- International student stipends are processed through the University Payroll system on a weekly schedule.
- International students who receive stipends for the **first time** will receive a check at the domestic U.S. local address as listed in SSOL (https://ssol.columbia.edu)
- As part of the direct deposit setup, international students must complete the following steps to update their local mailing address in PAC

  1. Navigate to **My.Columbia.edu.**
  2. Click on **People at Columbia (PAC)** from the homepage.
  3. Click on the **Personal Details** tab.
  4. Click on your **Home Address** to update the information.
  5. Make sure to click **Save** before exiting the page.

- Students should check Vergil / SSOL / PAC to ensure the local address and bank account details are current, as expected and up-to-date to avoid delays in processing the stipend.

What is the payment timeline for International Stipends?

- It is important to understand that it can take between **10-15 business day**s following the date of the stipend processing email notification to receive expected funds.
- Expect additional time if stipends are mailed to international addresses ("Home/Home").

Are International Stipends taxed?

If the student's country does not have a Tax Treaty, then international stipend payments are generally taxed at 14%. Additional information is available on the International Students and Scholars (ISSO) website

https://sfs.columbia.edu/content/tax-information#!#cu_accordion_item-1066

What is the process for Direct Deposit (ACH) Rejects?

If the direct deposit is rejected by the bank (i.e., incorrect banking information) a student must

1. Log into SSOL and update U.S. bank account direct deposit information
2. Notify Payments & Deposits Office at cashier@columbia.edu to reissue the stipend

Stipend Cancellation Policy?

If a stipend is canceled after the student receives the funds (by direct deposit or a cashed check), the student must pay back the net (after tax) amount received. (i.e., the amount the student received in hand) **No additional stipend can be issued until the repayment is complete.**