



# PhD Funding for Entering Students

**Columbia University Graduate School of Arts and Sciences  
International Students - Stipends**

**Summer 2026**

**Presented by GSAS Office of Financial Aid**

# Today's Session

- Introduction
- Overview of PhD Funding
  - Funding Disbursement Process
- Your Responsibility
- Registration - Enrollment Categories
- Timing and Next Steps
- Q & A



# Welcome to Columbia – Meet Your People

- DGS – Director of Graduate Studies
- DAAF – Director of Academic Administration and Finance \$
- Financial Aid – Departmental Liaison \$
  - <https://www.gsas.columbia.edu/content/gsas-financial-aid-contacts-department>
- Also Student Affairs, Compass, Student Engagement...

# PhD Funding Overview – International

## ➤ Tuition and Fees

- Including Health Insurance for you and your eligible dependents (if applicable)
  - Insurance funding manually updated by Financial Aid through periodic reviews
  - Your insurance is active once charged to your student account – even if not yet paid

## ➤ Living Expenses

- Academic Year Stipend (lump sum each semester, subject to tax withholdings)
  - AY Total is disbursed unequally; 4/9ths Fall, 5/9ths Spring
  - Tax rate 14% Fall stipend gross \$16,184 = net \$13,918.24
  - Summer Stipend (lump sum, subject to tax withholdings)

<https://www.gsas.columbia.edu/content/tax-information-international-students>

# PhD Funding Overview

## ➤ Humanities and Social Sciences

<https://www.gsas.columbia.edu/content/fellowship-support-doctoral-students-humanities-and-social-science-departments>

## ➤ E3B, Mathematics, and Statistics

<https://www.gsas.columbia.edu/content/fellowship-support-doctoral-students-e3b-mathematics-and-statistics>

## ➤ Other Natural Sciences

<https://www.gsas.columbia.edu/content/fellowship-support-phd-students-natural-sciences-departments>

# PhD Funding Overview – Additional Resources

- Guaranteed [Columbia housing](#) for five academic years
- Full [health insurance coverage on the student plan for eligible dependents](#)
- Health insurance coverage while on an official [medical withdrawal with intent to return](#)
- [Subsidy towards optional dental insurance plan](#)
- [Accommodation for Parental Responsibilities](#)
- [Child-care subsidy](#)
- [GSAS Conference Matching Travel Fund](#)
- [GSAS International Travel Awards](#)
- Coverage of Internet fee for students in [university housing](#)
- [Printing quota upgrade](#) when not on appointment
- [Gym access](#) during funding-eligible years for the fall and spring semesters

# Your Responsibility

- Rent
- Student Activities Fee: \$48 each semester
- Document Fee: \$105 one-time, first semester
- Language and Other Course Specific Fees
- Late Registration Fee: \$100
- Late Payment Fee: \$150 (first assessment), 1.5% of balance monthly
  - if related to any of the above categories or during self-funded semesters
- Withdrawal Fee: \$75

**Student Financial Services will deregister students with a past-due balance.**

<https://sfs.columbia.edu/content/billing-schedule>

# Registration – Enrollment Categories

- Two Residence Units (RU) are required for the MA earned as part of a PhD degree
- Four additional Residence Units, for a total of six overall, are required for conferral of the MPhil, PhD, and DMA degrees.
- These six Residence Units correspond to the first three years of a PhD program.
- ***RU = Full Residence Unit (first six semesters of enrollment)***

<https://www.gsas.columbia.edu/content/phd-registration>

No tuition is assessed; no health insurance is charged; you are not a matriculated student -- until you register for the RU.

# Next Steps – Prior to Registration

- **Resolve any outstanding HOLDS on your Columbia University account**
  - Immunization Requirements (start process now)
    - <https://www.health.columbia.edu/immunization-compliance-office>
  - Admissions: Official Transcripts Deadline: **August 1<sup>st</sup>**
  - Prior enrollment at Columbia – balances, administrative, check Vergil

*These holds will prevent registration and disbursement of your funding.*

# Next Steps – Complete As Soon As Possible

- **Apply for a Social Security Number**
  - <https://isso.columbia.edu/content/social-security-number-application>
- **Open a U.S. bank account**
  - <https://isso.columbia.edu/content/resources-students>
- **Provide visa information to payroll team**
  - Respond to the email request from Foreign National Information System (FNIS)

## **Next Steps – Goal: Complete by Friday, July 31<sup>st</sup>** **(or as soon as possible upon arrival)**

- **Update your address in Student Services On-Line (SSOL)**
  - Must have a *U.S. address* on record for your *LOCAL* address
  - Must have a *FOREIGN* address on record for your *PERMANENT* address
    - NOTE: Your permanent address should remain as a foreign address unless your citizenship status changes
    - Log into [SSOL](https://ssol.columbia.edu) (ssol.columbia.edu)\*
    - Select Addresses: View and Update
    - Click Update under the Local Address section to make any changes

# Next Steps – Goal: Complete by Friday, July 31<sup>st</sup> (or as soon as possible upon arrival)

## ➤ **Enroll in Direct Deposit**

- Must use a U.S. bank account
- <https://www.sfs.columbia.edu/direct-deposit>
  - Complete FIRST option for Refunds/Stipends
  - You may receive a notification to complete a second direct deposit enrollment via People at Columbia (PAC) – the second option
  - Access to PAC is based on the creation of an active record which is triggered by the disbursement of your stipend to the PAC system. Logging in prior to this activation will result in an error message.

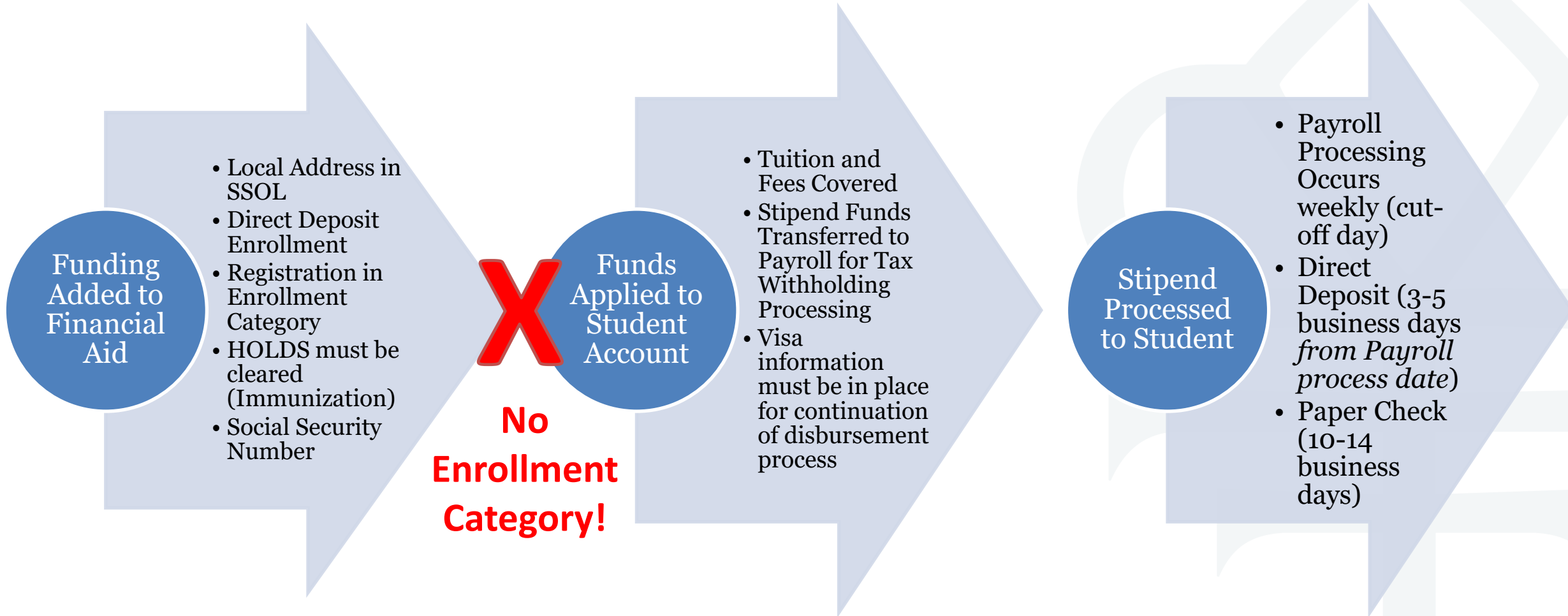
# Next Steps – Register for Fall 2026 Residence Unit

- Registration will be available via Vergil beginning:

*Wednesday, August 5<sup>th</sup>*

- Enrollment Category = RU (Residence Unit) **Call Number 10301**
  - Registration for the RU is the trigger for your tuition and fees, including health insurance
  - You are not an enrolled student unless you are registered in the RU

# Funding Disbursement Process -- International



August 14 is the first disbursement date for Fall 2026. Students who have all steps completed by the disbursement date should begin receiving their funds late the week of August 17 ( at the earliest).

# More Resources: Upcoming Informational Sessions

- **Columbia Health Insurance**
  - Thursday, July 23 10:00am ET
- **Student Affairs PhD Registration Q&A**
  - Thursday, July 30 10:00am ET
- **Compass Information Session**
  - TBD August

Watch for announcements in the New Student Welcome mailings

# Takeaways

## ➤ **Take action now or as soon as possible**

- Clear HOLDS – Immunization, Transcripts
- Apply for SSN, Open a US bank account, Update address and enroll in Direct Deposit

## ➤ **Importance of Enrollment Categories**

- Register for RU beginning August 6

## ➤ **Your People are HERE**



# Q&A

Contact Us: [gsas-finaid@columbia.edu](mailto:gsas-finaid@columbia.edu)

Financial Aid Departmental Liaisons:

<https://www.gsas.columbia.edu/content/gsas-financial-aid-contacts-department>