



**Office of Financial Aid
Terms and Conditions for Stipends**

What are stipends?

Stipends are a form of institutional financial aid at Teachers College (TC) awarded to support students in their academic pursuits. They **do not require any work or service**, and **cannot be used as compensation** for work performed. Recipients are expected only to focus on their studies and follow general College policies.

Stipends may be used—depending on fund restrictions, student status, and other factors—to cover **tuition, fees, living expenses, or independent research**. (See details below regarding independent research.)

Tax Considerations

Stipends may be taxable, but they are subject to **more favorable tax treatment** than wages. For example, amounts used for tuition and books may not be taxed, while stipends used for housing or living expenses might be. TC does **not issue W-2 or 1099 forms** for stipends, so students are responsible for reporting this income properly—ideally with help from a tax professional.

Note: Full-time employees (or their dependents/spouses) who receive tuition exemption at TC, Barnard, or Columbia University are **not eligible** for institutional aid, including stipends.

Stipend Award Process

Who awards stipends?

Stipends are awarded by academic departments and other College offices that have access to stipend funds. Once selected, the award will appear on the student's financial aid package.

Note: The Office of Financial Aid cannot process stipends for semesters that have already ended.

When can stipends be awarded?

Stipends are usually awarded **before** the start of an academic year or semester, but may be granted **up to the last day of the semester** the stipend is intended to support.

Do students need to be enrolled to receive a stipend?

Yes. Students must be enrolled in **at least one course** to receive a stipend. For the **summer term**, if no regular coursework is required, students must enroll in **IND 5000** (see course details below) to be eligible.

Stipends for Independent Research

Students may receive a stipend for **independent** research (not faculty-directed or service-based work) under strict conditions:

1. The student must be **matriculated in a degree program** and conducting research required for the degree.
2. The research must be **independent**, even if related to a faculty member's project (e.g., preparing a thesis or article for publication).



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3. The research cannot be **work that would otherwise require hiring someone else**.
4. The student must be enrolled in at least one course, or registered for **IND 5000** if conducting independent research over the summer without regular coursework.

Important: Stipends are not allowed for any work-related roles (e.g., teaching assistants, research assistants, or other paid campus positions). Those positions must be compensated through **Payroll**, not via stipend.

IND 5000: Independent Research Course

Course Overview:

IND 5000 is a zero-credit summer course for students engaged in non-credit, independent research (e.g., dissertation work) who need to maintain enrollment without registering for regular courses.

- Requires **at least 18 hours per week** of independent research.
- Offered **only during the summer** and can be taken **up to four times**.
- Does **not carry a College Fee** and **does not provide half-time or full-time equivalency status for Federal Title IV aid**.
- Must be registered **during the add/drop period**—no retroactive registration is allowed.
- Registration is handled by the Office of the Registrar with approval from the student's **research advisor**.
- This course does **not satisfy the continuous enrollment policy** or count toward degree requirements.

Please contact the Office of Financial Aid via phone or email at (212) 678-3714 or financialaid@tc.columbia.edu with any questions or concerns.