

Now that you've been offered financial aid, here is some information you'll need to know.

## How Financial Aid is calculated

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First, we estimate how much your expenses will be for the fall and spring semesters. We budget for tuition, fees, housing, food, books, supplies, medical, transportation and other personal expenses.

When calculating budgets, it is assumed that graduate students will enroll in the average credit hours based on their program of study. If they enroll for less, the aid may be reduced. Budgets will be adjusted to reflect actual enrollment in the weeks leading up to and during the start of each semester.

Graduate students must enroll in a minimum of 3 credit hours to be eligible for federal loans. If they enroll in more, they may be eligible for more loans.

Graduate students are primarily offered Federal Direct Unsubsidized Loans. There are limited grants, work-study and scholarships available.

**Important Note:** Graduate departments may offer tuition assistance or scholarships after you have received your financial aid offer which may reduce loans and other aid you were originally offered.

## Accepting Your Financial Aid

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Grants and work-study are automatically accepted. Students will need to follow additional steps to apply for/accept loans. Students offered CU Boulder Scholarship(s) may need to accept them in order to receive them.

## Applying for Federal Direct Unsubsidized Loans

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1. Accept the loan online via your student portal. This acceptance serves as formal application for this loan.
2. First-time borrowers will need to complete a Master Promissory Note (MPN) and Entrance Counseling by logging in to [studentaid.gov](http://studentaid.gov).
3. You will receive a disclosure statement from the Direct Loan Servicer informing you of the amount of loan that will be sent to the school.
4. For more information about interest rates, monthly payments, and types of repayment options visit [www.colorado.edu/financialaid/types-aid/graduate-student-loans](http://www.colorado.edu/financialaid/types-aid/graduate-student-loans).

You have the right to decline or reduce the loans offered. You also have the right to cancel or reduce the accepted amount of the loan any time during the school year. You must be enrolled in at least 3 credit hours to qualify for this loan.

## Graduate PLUS Loans

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Graduate PLUS Loans are another option for paying for college. For information about how to apply, interest rates, and monthly payments visit [www.colorado.edu/financialaid/types-aid/graduate-student-loans](http://www.colorado.edu/financialaid/types-aid/graduate-student-loans).

Note: Students who are not approved for PLUS have the option of obtaining an endorser. For more information about the credit check and endorser process, visit [studentaid.gov](http://studentaid.gov).

You must be enrolled in at least 3 credit hours to qualify for this loan.

## Private Loans

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Private loans are recommended as an option only after the student has applied for the federal loan programs. To learn more about these loans, visit [www.colorado.edu/financialaid/private-loans](http://www.colorado.edu/financialaid/private-loans).

## Scholarship Information

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Private scholarships must be reported to our office and they may reduce the total amount of loan aid you can borrow.

Scholarship donors can send checks to:  
Office of Scholarship Services  
University of Colorado Boulder  
77 UCB  
Boulder, CO 80309-0077

Checks should be received by the first day of classes to avoid late fees.

CU scholarships are reported by departments.

## Student Employment

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Work-study funding is available to graduate students, but funds are limited. Apply early to maximize your chance for a work-study offer. Students with work-study for fall semester must begin working by October 1 to avoid cancellation of their work-study.

If you're not automatically offered work-study, you can be added to a waitlist if you demonstrate sufficient financial need and have an employer submit a request on your behalf.

Resident Advisors and Teaching Assistants receive a credit on the tuition and fee bill; the amount of the credit is considered part of their financial aid.

## Financial Aid Refunds

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To receive your financial aid refund, sign up for direct deposit. For instructions visit [www.colorado.edu/bursar](http://www.colorado.edu/bursar) or call the Bursar's Office at 303-492-5381.

Financial aid, with the exception of work-study, will be applied directly to the tuition and fee bill each semester. Any funds exceeding the bill will be refunded to your bank account by direct deposit approximately three days before classes begin.

## Financial Aid Policies

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Financial aid policies contain important details about how current and future financial aid can be impacted by dropping classes, withdrawing from the university, or not receiving passing grades. The following policies can be found online at [www.colorado.edu/financialaid/policies](http://www.colorado.edu/financialaid/policies):

- Adjustments to Financial Aid
- Satisfactory Academic Progress Policy
- Student Rights and Responsibilities
- Return to Title IV Funds & Refund Policy

## Adjustment to your Financial Aid Offer

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Financial aid offers are based on available funds. CU Boulder has the right to revise or cancel aid if funds are unavailable; the student's application contains incorrect data, or the student's enrollment status changes.

The cost to attend CU Boulder for the academic year, among other factors, determines the maximum amount of aid you're eligible to receive. In order to help students plan, we use estimates of tuition and fees to make financial aid offers. In the event tuition and fees are lower than estimated, your financial aid may be reduced; however, if tuition and fees are higher, your aid may be increased.

## Financial Aid Funding Sources

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Federally funded programs include:

- [Federal Work-Study](#)
- [Federal Direct Unsubsidized Loan](#)
- [Federal Direct PLUS \(graduate\)](#)

State of Colorado programs funded by the Colorado General Assembly include:

- [Colorado Graduate Grant](#)

The University of Colorado Boulder also offers limited need-based grants.

Each funding source has limits.

## Mailing Addresses

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### Office of Financial Aid, Student Employment and Office of Scholarships Services

Regent Administrative Center 175  
University of Colorado Boulder  
Office of Financial Aid  
77 UCB  
Boulder, CO 80309-0077

## Website and Email

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### Office of Financial Aid

Website: [www.colorado.edu/financialaid](http://www.colorado.edu/financialaid)

Email: [financialaid@colorado.edu](mailto:financialaid@colorado.edu)

### Student Employment

Website: [www.colorado.edu/studentemployment](http://www.colorado.edu/studentemployment)

Email: [studentemployment@colorado.edu](mailto:studentemployment@colorado.edu)

### Office of Scholarship Services

Website: [www.colorado.edu/scholarships](http://www.colorado.edu/scholarships)

Email: [scholarships@colorado.edu](mailto:scholarships@colorado.edu)

## Phone

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Office of Financial Aid, Student Employment and Office of Scholarships Services

303-492-5091

### Secure Document Upload:

[www.colorado.edu/financialaid/forms/secure-document-upload](http://www.colorado.edu/financialaid/forms/secure-document-upload)

## U.S. Department of Education Contacts

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FAFSA Info/FSA ID . . . . .	800-433-3243
TTY/TDD . . . . .	800-730-8913
Direct Loan Consolidation . . . . .	800-557-7392

### Title IV Institution FAFSA School Code: 001370

The University of Colorado has a strong institutional commitment to the principles of diversity and takes action to achieve that end. The university does not discriminate in its educational and employment programs and activities on the basis of race, color, national origin, sex, sexual orientation, age, disability, creed, religion, or veteran status.

