Things Transfer Students Need to Know About Financial Aid and Billing

1. **Loan/Pell Eligibility**
   The amount of subsidized and unsubsidized loan\(^1\) a student may receive in their lifetime as an undergraduate or graduate student is limited. Students may receive the Federal Pell Grant\(^2\) for a maximum of 12 semesters. Your loan and Pell usage is viewable on the National Student Loans Data System\(^3\).

2. **Class Level**
   The Department of Education determines how much loan\(^4\) you will be eligible for each academic year based on your class level and dependency status.

3. **Refunds**
   The earliest aid may disburse is 10 days before classes start. Many things may impact the timing of your refund\(^5\). Most commonly delays occur for students who make registration changes or are enrolled part time. The soonest you could receive a refund would be the Thursday before classes start if you have signed up for direct deposit in RAMweb\(^6\).

4. **Billing**
   There is one student account billing due date each term. For payment plan users, if your payments are kept up-to-date (see payment schedule\(^7\)) and cover the amount billed to your student account, your account will be paid each term prior to the student account billing due date.  
   - **Fall**: September 10  
   - **Spring**: February 10  
   - **Summer**: June 10

5. **Academics**
   Academic progress may impact financial aid or scholarship eligibility. Please review our satisfactory academic progress policy\(^8\) to learn more about the financial aid implications of academic progress.

6. **RAMweb**
   Check RAMweb\(^9\) on a regular basis to:  
   - Access financial aid eligibility, requirements, and awards  
   - View holds or financial aid action items  
   - Make payments, view billing statements, enroll in the CSU Payment Plan, or sign up for financial aid refund direct deposit  
   - Search for student employment opportunities

7. **FAMweb**
   Establish FAMweb\(^9\) for parents or trusted individuals to give access to records such as financial aid information, eBilling, or tax information (1098-T).

8. **FAFSA**
   Complete a Free Application for Federal Student Aid (FAFSA)\(^10\) by the priority deadline of March 1 each year to apply for financial aid or be considered for need-based scholarships. The application is available as early as October 1.

9. **CSUSA**
   The CSU scholarship application\(^11\) is available in RAMweb from December 1 through March 1 each year. The CSUSA is an online scholarship application for many of the scholarships at CSU. Scholarships are available in all class levels, including merit-based and financial need-based scholarships.

10. **Email**
    Your @rams email\(^12\) is the primary way our office communicates with you! Check this regularly to access important information regarding your financial aid or billing information.

---

4. [https://financialaid.colostate.edu/loan-maximums](https://financialaid.colostate.edu/loan-maximums)  
5. [http://financialaid.colostate.edu/refunds](http://financialaid.colostate.edu/refunds)  
6. [https://ramweb.colostate.edu/](https://ramweb.colostate.edu/)  
7. [https://financialaid.colostate.edu/payment-plan/](https://financialaid.colostate.edu/payment-plan/)  
8. [http://financialaid.colostate.edu/satisfactory-progress](http://financialaid.colostate.edu/satisfactory-progress)  
9. [http://parents.colostate.edu/famweb](http://parents.colostate.edu/famweb)  
11. [http://financialaid.colostate.edu/csu-scholarship-application-csusa](http://financialaid.colostate.edu/csu-scholarship-application-csusa)  
12. [http://mail.rams.colostate.edu/](http://mail.rams.colostate.edu/)