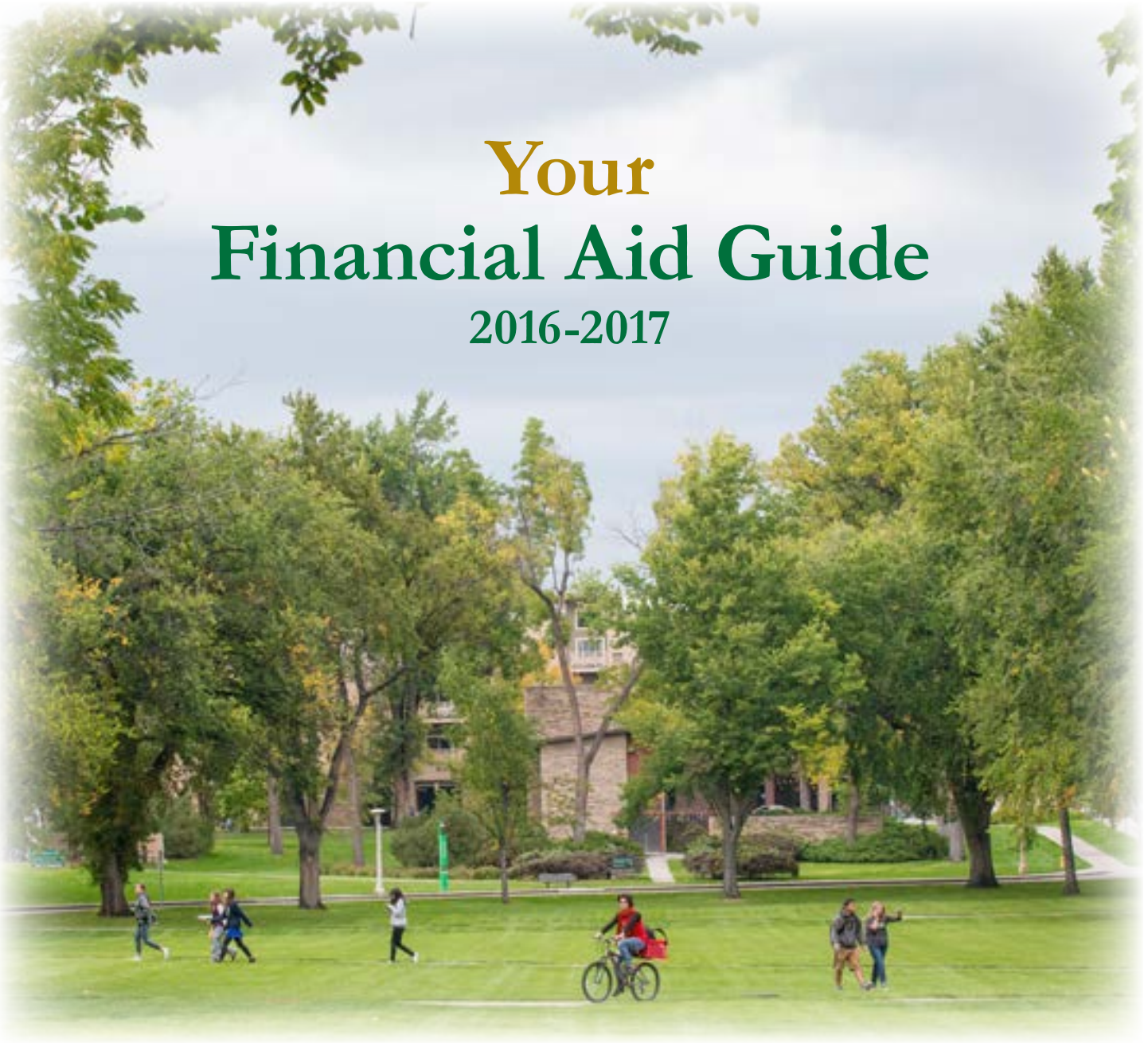


# Your Financial Aid Guide 2016-2017



## **Office of Financial Aid**

**Centennial Hall • 1065 Campus Delivery**

**Fort Collins, Colorado 80523-1065**

**(970) 491-6321 • Fax: (970) 491-5010**

**[financialaid.colostate.edu](http://financialaid.colostate.edu)**

**Student Employment Services: (970) 491-5714**

**RAMweb: [ramweb.colostate.edu](http://ramweb.colostate.edu)**

**FAMweb: [famweb.colostate.edu/famweb](http://famweb.colostate.edu/famweb)**



**Colorado State University**

# Welcome to Office of Financial Aid (OFA)

Office of Financial Aid staff are available to help you with the financial decisions you face as you attend Colorado State University. Contact us for assistance with financial aid, student employment, tuition classification/residency status, the College Opportunity Fund, or student billing. Our staff strives to provide you with accurate and timely information so you can focus on your academic goals and plan for your future.

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# Meeting Your Financial Aid Requirements

## Important Notes:

- Your financial aid award for the 2016-2017 academic year was developed to help meet your estimated educational expenses (student budget) according to federal, state, and institutional regulations.
- There are three elements that assist us in determining students' financial aid awards: 1) Estimated Educational Expenses (Student Budget), 2) Expected Family Contribution (EFC) determined by the FAFSA, and 3) Financial need which is determined by subtracting the EFC from the Student Budget.
- All awards are based on available funds, Federal Pell Grant eligibility, outside resources, class level, major, prior degree, aggregate loan limits, residency, state and federal regulation, institutional philosophy, and full-time enrollment. Awards may be reduced if you attend part-time (see page 19, 20, and 21 for more information).
- Colorado State University has the right to revise or cancel awards if funds are unavailable, your application contains incorrect data, or your financial situation or enrollment status changes.
- The total of all aid offered and additional resources cannot exceed your estimated 2016-2017 educational expenses for attending CSU.

## Financial Aid To-Do List (complete by July for Fall 2016 and December for Spring 2017):

You may complete most of your financial aid requirements on RAMweb. Go to [ramweb.colostate.edu](http://ramweb.colostate.edu) and log in using your eID, select Financial Aid, and then the appropriate aid year. RAMweb will indicate if action is required.

- New students must confirm enrollment and pay a non-refundable new student enrollment deposit with Admissions on RAMweb.
- Register for classes to be eligible to receive your financial aid (see [page 19](#) for more information on credit requirements).
  - If you are enrolled in an Online program, be sure to read [pages 20 and 21](#).
  - If you are attending part-time, be sure to read [pages 19, 20, and 21](#).
- Complete the Paying for College Budget Worksheet Estimator on [page 9](#).
- Complete required CSU Financial Aid Terms and Conditions on RAMweb.
- Review financial aid awards on RAMweb. Accept, reduce or decline your financial aid.
  - Grants are accepted for you.
- Check RAMweb Alerts (upper right on RAMweb homepage) for important alerts from CSU.
- Check your University email often for financial aid updates.
- Review CSU Health Insurance requirements at [health.colostate.edu](http://health.colostate.edu); complete the online waiver by the posted deadline, if you have comparable private health insurance.

## Work

- View student job listings on RAMweb and find a job (see [pages 12 and 13](#) for more information on work-study and other employment opportunities).
- Contact Office of Financial Aid about possible work-study award eligibility and availability.
- Review and accept work-study terms, if you plan to use your work-study award.

Office of Financial Aid will never ask for personal bank information by email or by phone.

You should only offer personal bank account information on RAMweb or FAMweb when paying your bill or when signing up for Direct Deposit Refund on RAMweb.



# Meeting Your Financial Aid Requirements (Cont.)

## Scholarships

### Comply with donor requirements which may include the following:

- Turn in all required documents
- For outside scholarships, send or bring all scholarship checks to Office of Financial Aid
- If a scholarship donor requires verification of your registration, you may use the **Scholarship Registration Verification Letter** available on RAMweb

## Loans

### Go to RAMweb to electronically complete most of these requirements

#### • All Federal Direct Student Loan borrowers

- Accept your loan on RAMweb, if you need the loan to cover your expenses.

#### • First-time borrowers must also complete the following requirements (see [pages 14-18](#) for more information on loans),

- Complete electronic Master Promissory Note (eMPN) on RAMweb which links to [www.studentloans.gov](http://www.studentloans.gov)

- Complete loan entrance counseling on RAMweb which links to [www.studentloans.gov](http://www.studentloans.gov)

- Students graduating Fall 2016 must confirm final registration on RAMweb, select **Financial Aid**

#### • Federal Perkins Loan

- Accept your loan on RAMweb, if you need the loan to cover your expenses.

- Complete Master Promissory Note, if required, on RAMweb (paper Master Promissory Note may be obtained from OFA)

- Complete entrance questionnaire on RAMweb

#### • Federal Health Professions Loan (HPL)

- Accept your loan on RAMweb, if you need the loan to cover your expenses.

- Complete entrance questionnaire on RAMweb

- Master Promissory Note, if required, can be printed from RAMweb; must be signed in blue or black ballpoint ink and returned to OFA

- Final disclosure information will be mailed to your current mailing address

- Funds disburse six days after the final disclosure notice has been sent

#### • Federal Direct Parent PLUS or Graduate PLUS Loans (see [pages 14-18](#) for more information)

- Parent PLUS Loan Applications can be completed online at [www.studentloans.gov](http://www.studentloans.gov), if you need the loan to cover your expenses. (paper applications are available from the 2016-2017 Forms section at [financialaid.colostate.edu](http://financialaid.colostate.edu))

- Graduate PLUS Loans are accepted on RAMweb, if you need the loan to cover your expenses.

- Borrower must pass a credit check

- If the credit check is denied, the borrower may obtain an endorser

- Dependent students whose Parent PLUS loan was denied can request additional unsubsidized loan

- Complete electronic Master Promissory Note (eMPN), if required, at [www.studentloans.gov](http://www.studentloans.gov)

- Graduate PLUS Loan borrowers must complete loan entrance counseling on RAMweb which links to [www.studentloans.gov](http://www.studentloans.gov)

**We do not recommend scholarship searches that require a fee.**

**If you have to pay money to get money, it is probably not legitimate.**



# Important Dates

(OFA Student Calendar is also available at [financialaid.colostate.edu](http://financialaid.colostate.edu))

## June/July 2016

- ❑ Recommended time to complete the Paying for College Budget Worksheet Estimator on [page 9](#)
- ❑ Recommended time to accept loans on RAMweb; complete master promissory notes & entrance counseling (if necessary) via RAMweb
- ❑ Recommended time for parents to apply for Parent PLUS loan & complete master promissory note (if necessary) at [www.studentloans.gov](http://www.studentloans.gov)
- ❑ Go to RAMweb and select **Change My Access to My Records (FAMweb)** to authorize parents and trusted individuals to view and pay your bill, and view Financial Aid

## July 2016

- ❑ Recommended time to apply for an alternative loan (through an outside lender) if you are pursuing this option
- ❑ **Part-time students** taking less than 12 credits as an undergraduate or 9 credits as a graduate student for Fall 2016 must confirm their enrollment on RAMweb. Select **Financial Aid** and confirm that enrollment is finalized to have a financial aid refund (if due a refund) sent before the end of the course add/course drop period
- ❑ **Fall 2016 graduating seniors** must confirm final credits for Fall 2016 on RAMweb. Select **Financial Aid** and confirm that enrollment is finalized to have loans pro-rated and a financial aid refund (if due a refund) sent before the end of the course add/course drop period

## August 1, 2016

- ❑ FAFSA submission deadline for 2016-2017 Commitment to Colorado funding eligibility consideration for Colorado resident undergraduate students
- ❑ Priority date to accept student loans and complete all financial aid requirements on RAMweb

## August 22, 2016

- ❑ First day of Fall 2016 semester: additional documents priority deadline for 2016-2017 Commitment to Colorado funding eligibility consideration for Colorado resident undergraduate students

## September 10, 2016

- ❑ Fall 2016 payment due date

## October 2016

- ❑ 2017-2018 FAFSA available at [www.fafsa.gov](http://www.fafsa.gov). Use 2015 income information.

## December 2016-March 2017

- ❑ Many 2017-2018 scholarship deadlines occur
- ❑ 2017-2018 CSU Scholarship Application (CSUSA) opens on RAMweb.

## January 2017

- ❑ **Part-time students** taking less than 12 credits as an undergraduate or 9 credits as a graduate student for Spring 2017 confirm their enrollment on RAMweb. Select **Financial Aid** and confirm that enrollment is finalized to have a financial aid refund (if due a refund) sent before the end of the course add/course drop period

## January 1, 2017

- ❑ 2016-2017 FAFSA submission deadline for new Spring 2017 Colorado resident undergraduate admits to be considered for Commitment to Colorado funding eligibility

## January 17, 2017

- ❑ First day of Spring 2017 semester: additional documents deadline for Spring 2017 Commitment to Colorado funding eligibility consideration for newly admitted Spring 2017 Colorado resident undergraduate students

## February 10, 2017

- ❑ Spring 2017 payment due date

## March 1, 2017

- ❑ 2017-2018 FAFSA priority submission deadline. Available at [www.fafsa.gov](http://www.fafsa.gov)
- ❑ CSUSA deadline. Available on RAMweb

# Frequently Asked Questions

**What is RAMweb?**

RAMweb provides general and personal information online to you as a student, including your financial aid information. See [page 27](#) for more information about RAMweb.

**What is FAMweb?**

FAMweb provides students the ability to designate family and trusted individual(s) to have secure online access to view selected educational records from the student's file. FAMweb access to families and trusted individuals is granted and removed by CSU students on RAMweb. Select **Change My Access to My Records (FAMweb)**. Families and trusted individuals can access FAMweb at [famweb.colostate.edu/famweb](http://famweb.colostate.edu/famweb).

**What is an eID?**

An eidentity (eID) is a unique identifier for each authorized user at Colorado State University. All students, faculty, and staff need an eID to access many of the electronic services (eServices) on campus including RAMweb. Your eID consists of a login name (eName) and password of your choice. You can establish your eID at [eid.colostate.edu](http://eid.colostate.edu) after applying to CSU.

**What is a CSU Identifier (CSUID)?**

Your CSUID is your 9-digit-numeric identifier beginning with the number "8," and is used for official CSU person-to-person interactions. You must provide your CSUID whenever you or your parents contact OFA.

**What email address does OFA use to communicate with me?**

OFA uses the email you established with your eID. This is your "rams" email address. If this email has not been established, we will communicate with you using the email you provided on your application for admission.

**How do I obtain my Federal Student Aid (FSA) ID?**

The [FSA ID](#) — a username and password — has replaced the Federal Student Aid PIN and must be used to log in to certain U.S. Department of Education websites. Your FSA ID confirms your identity when you access your financial aid information and electronically sign Federal Student Aid documents. If you do not already have an FSA ID, you can create one when logging in to [fafsa.gov](http://fafsa.gov), or the National Student Loan Data System (NSLDS) at [nslds.ed.gov](http://nslds.ed.gov).

**What is the College Opportunity Fund?**

The College Opportunity Fund (COF) provides state tax dollars to colleges and universities on behalf of eligible undergraduate Colorado resident students paying in-state tuition. Semester COF amounts are determined by the current stipend amount multiplied by the number of COF eligible credits a student is registered for at the end of course add/course drop. Students must apply for and authorize COF on RAMweb. COF is not considered financial aid, therefore, it will only be visible on your University billing statement. View RAMweb alerts 3 months prior to the start of the term for outstanding COF requirements.

Students must provide their social security number (SSN) or a COF assigned ID number to CSU. This enables CSU to request the stipend from the state. More information at [financialaid.colostate.edu](http://financialaid.colostate.edu).

**How can I check to see if I have met all of my financial aid requirements?**

Go to RAMweb and select **Financial Aid** and then the appropriate award year to see if you have met your financial aid requirements. For credit requirements, refer to [page 19](#).

**Am I eligible for financial aid if I am in a Continuous Registration status or on approved Planned Undergraduate Leave?**

No, graduate students in Continuous Registration status or undergraduates on approved Planned Undergraduate Leave are not eligible to receive financial aid and are not eligible for an in-school deferment on their previous student loans because they are not registered for actual credits.

**What are the credit requirements to reach each class level?**

Freshman = 0-29 credits  
Sophomore = 30-59 credits  
Junior = 60-89 credits  
Senior = 90+ credits

**Our family income has been reduced since I applied for financial aid. What should I do?**

If you or your parents have had a reduction in income from 2015 to 2016 and you think you may need additional help from financial aid, complete the 2016-2017 FAFSA. After you have been awarded financial aid, contact an OFA representative to discuss options.

## Frequently Asked Questions (Cont.)

**Q** *What financial aid can I receive if I am graduating at the end of fall semester?*

*I just graduated from CSU and would like to come back and take some additional courses next semester. Am I eligible for financial aid?*

*Can I receive financial aid based on a federal income tax return extension?*

*I've already been awarded financial aid. Now I have received a request for my IRS federal income tax transcript/ additional information. Why?*

*Why does CSU require a tax transcript instead of a copy of the actual tax return?*

*Will my financial aid be adjusted if I receive a scholarship or other resource?*

*Is financial aid available to help cover child care expenses?*

*Is financial aid available to help cover the cost of a computer?*

*Is financial aid available for summer school?*

**A** Generally, students can receive the fall portion of their academic year financial aid; however, credit requirements may impact award amounts. The maximum Federal Direct Student Loan amount for graduating seniors who are enrolled for only one semester is pro-rated based on the number of credits in which the student is enrolled.

If you have received your bachelor's degree, you must be admitted to either a second bachelor's or a graduate degree program to be eligible to receive financial aid. If the coursework you are taking is required for admission to a second bachelor's or graduate degree program at CSU, obtain written documentation on CSU letterhead from your department and then contact OFA. Documentation should include specific required courses and the semesters you will take the courses. Enrollment must be at least 6 credits.

Students and/or parents who have filed a federal tax extension must turn in copies of all 2015 W-2 statements along with their IRS tax extension, Form 4868. We will **offer** federal direct loans based on properly filed federal income tax return extensions, but we will not credit financial aid to your University student account until we have received your and/or your parent's completed 2015 IRS data retrieval match or IRS federal income tax transcript due **by November 15**. If the actual tax figures are different from the estimates, your financial aid may be adjusted. Contact OFA if your federal income tax return will not be filed by October 15. Tax transcripts may be obtained at [www.irs.gov/transcript](http://www.irs.gov/transcript).

Although students are usually asked to verify their student aid application data before their financial aid is awarded, they may be selected for verification at any time. It is also possible that you may be selected as part of the Quality Assurance (QA) program. This program is a quality control model developed by the U.S. Department of Education and replaces traditional verification. Students are selected randomly and must provide documentation to verify information provided on the Free Application for Federal Student Aid (FAFSA). Changes made as a result of this review may affect financial aid eligibility. **Participation is mandatory and non-compliance can result in the cancellation of all financial aid.**

The tax transcript is the official copy of an individual's federal tax return. You can easily obtain a PDF copy of your tax transcript online at [www.irs.gov/transcript](http://www.irs.gov/transcript). Visit the OFA website for various ways to obtain a transcript.

Official tax data may also be transferred to the FAFSA through the IRS Data Retrieval tool.

The total of your resources and financial aid cannot exceed your yearly estimated educational expenses for attending CSU. Resources, such as scholarships, graduate assistantships, fellowships, vocational rehabilitation benefits, alternative loans, etc., must be reported to OFA. We may have to reduce your financial aid due to these resources. When possible, we reduce loans first.

Yes, you may be eligible for additional Federal Direct Loan to cover your child care expenses. Contact an OFA representative for more information.

Yes, you may be eligible for additional Federal Direct loan to cover the cost of a computer. Contact an OFA representative for more information.

Yes; summer financial aid consists of any remaining Federal Direct Loan eligibility for undergraduates and graduates, and any remaining Federal Pell Grant for undergraduates. Based on available funding, institutional grants may be available to students who qualify. You must be degree-seeking and registered for at least 6 credits undergraduate (5 credits graduate) to apply for and to receive federal aid for summer session. Information about Summer Financial Aid will be available on RAMweb in April. In some cases you may be eligible to apply for an alternative loan. Contact an OFA representative if you want to discuss your options.

# Top 10 College Money Management Tips

## Top 10 money management tips students and their families find helpful:

1. Applying for federal financial aid at CSU is free at [www.fafsa.gov](http://www.fafsa.gov). There are some companies that charge a fee to assist you in applying for financial aid. Most families have told us they did not feel this was a good use of their money.
2. Budget your costs and resources so you can borrow as little loan as possible. Utilize the Paying for College Budget Worksheet Estimator on [page 9](#).
3. Check the bottom line; will your career support your final loan debt?
4. Monitor your loan debt at [www.nsls.ed.gov](http://www.nsls.ed.gov) and use loan repayment calculators at [www.studentloans.gov](http://www.studentloans.gov).
5. Work 10-15 hours per week during the school year and earn \$2,720 to \$5,040. See [pages 12-13](#) for more information.
6. Review scholarship information on our website, [financialaid.colostate.edu](http://financialaid.colostate.edu). Scholarships are a great resource to help pay for an education. Also consider creating your own scholarship. See the next section for details.
7. Know payment due dates for each semester to avoid late penalties; see [page 21](#).
8. Work with your academic advisor to map out your classes and graduate in four years instead of five years.
9. Borrow a reasonable amount of student loans while in college so the loan repayments won't cause you to live like a college student later.
10. Read all emails from our office and contact us if you have questions.

## Self-Created Scholarships

Self-created scholarships are ways that students can reduce some of their costs while they are in college. See examples below:

- **Latte Scholarship** – make your own coffee instead of buying coffee out
- **Book Scholarship** – buy used books or rent books instead of buying new books
- **Rent Scholarship** – find a roommate and reasonable rent that includes all utilities
- **Car Scholarship** – watch the car drain on your budget; financial aid funds for an education do not include car payments or car insurance
- **Transportation Scholarships** – ride your bike or take the bus for free
- **Parking Scholarship** – avoid parking tickets and parking permit costs
- **Late Penalty Scholarship** – pay all bills early or on time to avoid late penalties

## Helpful Websites

Helpful websites for college money management:

- [CashCourse.org](http://CashCourse.org)
- [Cicmoney101.org](http://Cicmoney101.org)
- [MyMoney.gov](http://MyMoney.gov)
- [Mint.com](http://Mint.com)
- [Bankrate.com](http://Bankrate.com)
- [Spendster.org](http://Spendster.org)
- [JumpStart.org](http://JumpStart.org)
- [Studentaid.ed.gov](http://Studentaid.ed.gov)



Visit [financialaid.colostate.edu](http://financialaid.colostate.edu) and search for RAM\$mart College Money Management for more ideas.



# Paying for College Budget Worksheet Estimator

Use this budget worksheet to help you with your college planning. As you review your awards, consider the following questions:

- Do I need to accept all of the financial aid I have been offered?
- Are there areas where I can reduce my expenses?
- Do I need to work over the summer and save money to help with school expenses? We recommend students bring \$400-\$600 with them to purchase books and meet other start-up expenses.
- Do I need to get a job during the academic year?
- How much loan have I already borrowed? Students who have previously borrowed a student loan may view their loan information at [www.nslsds.ed.gov](http://www.nslsds.ed.gov) (Federal Student Aid User ID & Password are required).

## Estimated Education and Living Expenses for the 9-Month Academic Year (August 22, 2016 - May 12, 2017)

Fixed costs (based on 2015-2016)

**Student Share of Base Tuition and Fees** (refer to [www.registrar.colostate.edu](http://www.registrar.colostate.edu) for actual 2016-2017 costs in July 2016)

<b>Colorado Resident</b> = \$10,590; <b>Non-Resident</b> = \$27,258	\$ _____
Differential Tuition (Business Sophomores and all Juniors and Seniors only)	\$ _____
College Technology Charge:	
Agricultural Sci. = \$173      Health and Human Sci. = \$142      Natural Resources = \$189	\$ _____
Business = \$190              Intra-University = \$71              Natural Sci. = \$189	
Engineering = \$340          Liberal Arts = \$110              Veterinary Medicine = \$180	

### Room/Meals

Room	Any Meal	Any 21	Any 14	Any 10	\$ _____
Standard Room	\$11,396	\$10,794	\$10,396	\$10,012	
Suite	\$12,896	\$12,294	\$11,896	\$11,512	

### Variable costs

Books and supplies (\$1,140 estimate)	
Loan Fees (estimates range from \$100 to \$575 for student and/or parent who will take out a loan)	\$ _____
Rent	\$ _____ /mo x 9 mo \$ _____
Food	\$ _____ /mo x 9 mo \$ _____
Utilities	\$ _____ /mo x 9 mo \$ _____
Transportation	\$ _____ /mo x 9 mo \$ _____
Medical	\$ _____ /mo x 9 mo \$ _____
Child care	\$ _____ /mo x 9 mo \$ _____
Other (course fees, etc.)	\$ _____ /mo x 9 mo \$ _____

**Total Expenses** \$ \_\_\_\_\_ (a)

## Estimated Financial Resources During the Academic Year

Financial aid accepted	
Grants	\$ _____
Loans	\$ _____
Scholarships	\$ _____
Employment income	
Work-Study	\$ _____ /hr x _____ hrs/wk x _____ wks \$ _____
Other job	\$ _____ /hr x _____ hrs/wk x _____ wks \$ _____
Parental support	\$ _____
Summer savings	\$ _____
Other: _____	\$ _____

**Total Resources** \$ \_\_\_\_\_ (b)

## Summary

<b>Your Total Expenses</b>	\$ _____	(a)
<b>Your Total Resources</b>	- \$ _____	(b)
<b>Difference</b>	= \$ _____	
<b>Monthly Difference</b> (divide by 9 months)	÷ \$ _____	

# Grants

**Grants do not need to be repaid.**

<b>Colorado Graduate Grant</b>	Funded by the Colorado General Assembly and awarded to Colorado resident graduate and professional veterinary medical students who demonstrate exceptional financial need.
<b>Colorado Student Grant (Colorado's College Responsibility Program)</b>	Funded by the Colorado General Assembly and awarded to undergraduate Colorado residents who demonstrate exceptional financial need, and meet other eligibility requirements.
<b>CSU Commitment to Colorado</b>	Funded by Colorado State University and awarded to undergraduate Colorado resident students who demonstrate exceptional financial need, and meet other eligibility requirements.
<b>CSU Ram Grant</b>	Funded by Colorado State University and awarded to resident undergraduates who demonstrate financial need.
<b>Federal Pell Grant</b>	Funded by the federal government and awarded to resident and non-resident undergraduate students who do not have a bachelor's degree. The award amount is based on your cost of attendance, expected family contribution, and enrollment status, as determined from a payment schedule established by the federal government. Eligibility is limited to twelve full-time semesters.
<b>Federal Supplemental Educational Opportunity Grant (SEOG)</b>	Funded by the federal government and awarded to resident and non-resident undergraduates with exceptional financial need who do not have a bachelor's degree. Priority is given to students who receive a Federal Pell Grant.

## Frequently Asked Questions Regarding Grants

**Q** *Is there a limit on how much Federal Pell Grant I can receive?*

**A** Yes, the Department of Education limits student eligibility for Federal Pell Grant funds to the equivalent of 12 full-time semesters or 600%. Students are notified by the Department of Education when they are close to reaching this limit.

**Q** *What is the CSU Commitment to Colorado Funding?*

CSU's Commitment to Colorado funding provides Colorado students who have a family Adjusted Gross Income (AGI) on their most recently filed federal income tax return(s) of \$57,000 or less (and who meet other eligibility requirements) with grant funds from federal, state, and University sources to cover at least one-half the cost of student share of base tuition. Students who are eligible for Federal Pell Grant may be eligible to receive grant funds to cover at least 100% of student share of base tuition and standard fees.

**Q** *Are other forms needed to qualify for the Commitment to Colorado funding?*

New freshmen and transfer students may be asked to complete the CSU Institutional Aid Application via RAMweb in addition to completing the FAFSA. Information provided on the CSU Institutional Aid Application will be used to accurately award Commitment to Colorado funds based on a comprehensive analysis of a family's ability to pay for college.



# Scholarships

**Scholarships do not need to be repaid.**

## Institutional Scholarships

Institutional scholarships are funded by CSU and are awarded to students who demonstrate academic excellence, leadership qualities, or outstanding talent. Requirements vary by individual scholarship.

**Note:** Institutional scholarships will have a maximum number of consecutive eligible fall/spring semesters; this number will be stated in the scholarship award letter and on RAMweb; select Financial Aid, Awards tab, scroll to scholarship to see Renewal Criteria link.

## Frequently Asked Questions Regarding Scholarships

**What are the enrollment requirements to receive my institutional scholarships?**

**You must maintain enrollment in at least 12 (undergraduate) or 9 (graduate) credits per semester (one class must be a regular instruction on-campus class) and be enrolled at the main campus (not through CSU Online).** Test-Out and audited courses are not applicable towards these credit requirements. If you are a study abroad student, you must be placed in a University-approved study abroad program (not through CSU Online) in order to receive your institutional scholarships.

**Where should my donor send my scholarship check?**

Send or bring all scholarship checks to Office of Financial Aid. We will process the scholarship check(s) and apply the funds to your University student account. Detailed steps can be found at [financialaid.colostate.edu](http://financialaid.colostate.edu) in the scholarship section.

**When is the best time to start a scholarship search and how should I proceed with my search?**

The best time to start a scholarship search is during December for the next academic year; many deadlines are in February and March. Complete the CSU Scholarship Application (CSUSA) available on RAMweb beginning in December. The deadline is March 1. Use the CSUSA to apply for many CSU scholarships including those awarded by Office of Financial Aid and the academic colleges. Visit our website at [financialaid.colostate.edu](http://financialaid.colostate.edu) to view information on scholarships at Colorado State University, free online scholarship searches, and scholarships outside of Colorado State University.

**How do I verify my University registration for my outside scholarship donor?**

If a scholarship donor requires verification of your registration, you may use the **Scholarship Registration Verification Letter** available on RAMweb.



# Work-Study

Work-Study is money you earn by working. Wages earned are automatically deposited into your personal bank account every two weeks.

Federal Work-Study – Funded by the federal government

State Work-Study – Funded by the Colorado General Assembly

## Frequently Asked Questions Regarding Work-Study

**Q** *What is work-study?*

**A** Your work-study award enables you to work at a part-time job, that you have located, during the school year and earn money for your educational expenses. Not only will you be able to earn money, the work experience you gain may make you more marketable to potential employers after you graduate. You may also have the opportunity to develop working relationships with faculty, staff, and other student employees.

*What do you mean by work-study award amount?*

Work-study awards are currently \$3000 and are typically the maximum amount you can earn during the academic year; however, some employers may be able to pay you hourly beyond the work-study award. Employers are enthusiastic about hiring work-study students for both on- and off-campus jobs. Both the employers and the work-study program pay your wages, with 30% paid by employers and 70% paid from federal or state work-study funds.

*How do I find a work-study job?*

Once you have been awarded a work-study award, go to RAMweb and select **Student Job Listing**, or contact employers directly. Postings include information such as pay rate, job description, hours, job requirements and how to apply. Some jobs may allow you to apply online. Student Employment Services does not place students in jobs, but can assist if you are having difficulties finding a job. It is recommended that you locate a job within the first four weeks of school when employment opportunities are at their highest.

*Where can I work?*

Both on- and off-campus jobs through government and nonprofit agencies are available through our work-study program. We also have an off-campus Federal Community Service Work-Study program.

*What is Federal Community Service Work-Study?*

The Federal Community Service Work-Study program is popular with our students since it offers unique work opportunities and positions that help the local community. Examples of these types of positions include tutors in local schools, positions in both state and federal government agencies, and positions in human service agencies.

*What types of jobs are available?*

A wide variety of positions are available. Some examples are clerical, data entry, computer lab assistant, research technician, tutor, staff assistant, campus recreation worker, and lab assistant.

*How do I receive my work-study money?*

You will be paid by direct deposit to your personal bank account and you determine how you will use the funds to pay your educational expenses. You are paid by your employer for the hours you work. Paydays are every two weeks.

*Are there credit requirements for work-study?*

Each semester, students who have been awarded any type of work-study must be enrolled in at least 6 credits as an undergraduate or 5 credits as a graduate. For other campus student hourly jobs, students must be enrolled in at least 1 credit each term or be registered as Continuous Registration or Planned Undergraduate Leave.

*What is the average pay rate?*

The average hourly rate for positions for the calendar year 2015 is \$9.81 per hour for work-study and \$10.93 per hour for student hourly.

*I wasn't offered work-study. How can I request it?*

You may request a work-study award by contacting Office of Financial Aid right after you have been awarded your financial aid. Students may also request increases in their award amounts. Work-study requests will be considered based on the availability of work-study funds and your eligibility. In some cases, the work-study award will reduce your Federal Direct Loan.

# Other Employment Opportunities

By working at a part-time job during the academic year (32 weeks), you may be able to earn the amounts shown on the Estimated Earnings Chart.

## Estimated Earnings Chart

Pay rate	10 hr/wk	15 hr/wk	20 hr/wk
\$ 8.50/hr	\$2,720	\$4,080	\$5,440
\$ 9.50/hr	\$3,040	\$4,560	\$6,080
\$10.50/hr	\$3,360	\$5,040	\$6,720

## Campus Student Hourly Positions

You are not required to have work-study to get a job on-campus. There are many campus student hourly positions filled by undergraduate or graduate students who are admitted to a degree-seeking program and are taking at least 1 credit, registered as Continuous Registration, on registered in Undergraduate Planned

Leave. Positions are funded by the University.

### How to apply/find a job:

Go to RAMweb and select **Student Job Listing**. Employers may also be contacted directly.

## Off-Campus Jobs

Many community employers hire Colorado State students. A large variety of jobs are available, and most employers are willing to work around students' schedules. Any enrolled student at Colorado State is welcome to view and apply for these jobs.

Colorado State University Student Employment Services posts open positions for students for self-referral and makes no particular recommendations regarding employers. We make no representations or guarantees about positions listed. We are not responsible for safety, wages, working conditions, or other aspects of off-campus employment. Due to the volume of job listings

received, we are unable to confirm the integrity of each organization or person who lists a job. Therefore, you are encouraged to undertake this responsibility yourself. For tips on avoiding employment scams, visit <http://ses.colostate.edu/employment-scams>

### How to apply/find a job:

Current job announcements received from off-campus employers are posted daily on RAMweb. Summer and seasonal job opportunities may also be viewed on RAMweb. Temporary, short-term employment in child care, cleaning, clerical, or general labor is also available.

## Merit Work-Study

Merit work-study is available only during the academic year on a limited basis and is intended to assist students who have located jobs that will provide valuable experience in their major and career goals. It is awarded without regard for financial need.

### How to apply/find a job:

Locate a job on or off campus by viewing student job listings on RAMweb. The Merit Work-Study Application is available on RAMweb the first Monday of April for the following academic year. The job must be related to your academic discipline or offer work experience in your career field. Your employer must verify the job's relevance to your academic major or career goals. Awards are made on a first-completed, first-served basis.



# Frequently Asked Questions Regarding Loans

**Where do I complete my direct student loan promissory note?**

Direct Student Loan promissory notes can be completed on RAMweb in the **Financial Aid** requirement section or at [www.studentloans.gov](http://www.studentloans.gov).

**Do I need to complete loan entrance counseling?**

Yes, all students who are first-time William D. Ford Federal Direct Loan and first-time Graduate PLUS Loan borrowers must complete loan entrance counseling. On RAMweb, select **Financial Aid** and requirements, or go to [www.studentloans.gov](http://www.studentloans.gov) and select Entrance Counseling.

**Do I have to pay any fees to borrow a loan?**

Yes, subsidized and unsubsidized Federal Direct Loans have a 1.068% origination fee which is deducted from your loan. Parent and Graduate PLUS Loans have a 4.272% origination fee. That is why the amount of loan you actually receive is less than the amount of loan you accept.

**Is there a deadline to accept my loans?**

Yes, **students must accept all loans before Wednesday of finals week** during their last term of enrollment for the academic year.

**How do I verify my University enrollment for my previous lender?**

Each semester, previous lenders are notified electronically of your current enrollment during the second week of classes via the National Student Clearinghouse (NSC). Updates to your enrollment are sent approximately every 30 days. If your lender requests enrollment verification, print an **Enrollment Verification Certificate**, available on RAMweb, and mail it to your lender.

**Can I receive both fall and spring loan amounts in fall if I am graduating fall semester?**

No, the maximum Federal Direct Student Loan amount for graduating seniors who are enrolled for only one semester is pro-rated based on the number of credits in which the student is enrolled.

**What is my loan eligibility as a second bachelor's student?**

Second bachelor students are eligible for \$7,500 in Federal Direct Loans as a dependent student and \$12,500 as an independent student each academic year. Up to \$5,500 of this amount may be subsidized; this is determined by your financial need and previous loan amount borrowed. See the chart on pages 16 and 17 for more information.

**What is my loan eligibility as a teacher's certification student?**

Teacher's certification students are eligible for \$5,500 in Federal Direct Loans as a dependent student and \$12,500 as an independent student each academic year. Up to \$5,500 of this amount may be subsidized; this is determined by your financial need and previous loan amount borrowed. See the chart on pages 16 and 17 for more information.

**Is there a penalty for pre-paying my student loans?**

No, there is not a penalty for pre-paying your student loans.

**As an undergraduate student, is there a limit to how much Federal Direct Subsidized Student Loan I can borrow during my undergraduate degree?**

Yes, undergraduate students can borrow the following, whichever is reached first:

- \$23,000 of Federal Direct Subsidized Loan or
- Federal Direct Subsidized Loan borrowed for 150% of the published length of the program. For example, an undergraduate student earning a 4-year degree can borrow Federal Direct Subsidized Loans for up to 6 years.

# Frequently Asked Questions Regarding Loans

(cont.)

**Q** *Can I cancel a loan?*

**A** Yes, you have 14 business days from the date of your loan disbursement to cancel or reduce your loan.

**Where will I repay my Federal Direct Loans?**

Cancellation or reduction of your loan may result in your having to repay the full or partial loan amount to your University student account before we reduce your loan.

**Where will I repay my Federal Perkins/Health Professions Loans?**

The semester you graduate from Colorado State, you will be required to complete exit counseling at [www.studentloans.gov](http://www.studentloans.gov). You will be given information on loan repayment. You will be contacted by your loan servicer prior to your first payment. You will send your payments to the loan servicer for the U.S. Department of Education.

**Where can I find information on alternative loans?**

The semester you graduate from CSU, you will be required to complete Federal Perkins/Health Professions Loan exit counseling. You will send your loan payments to the Cashier's Office, Colorado State University, 6015 Campus Delivery, Fort Collins, CO 80523-6015 or by electronic check via RAMweb/RAMrecords.

**Can I consolidate my loans?**

Information on alternative loans is available on our website at [financialaid.colostate.edu](http://financialaid.colostate.edu), select Types of Aid and then Loans.

**Is there a Department of Defense program for repayment of loans based on military service?**

Yes, a Federal Direct Consolidation Loan Program is available. Students in repayment may consolidate loans received under different federal education loan programs after they graduate. For more information, visit [www.studentloans.gov](http://www.studentloans.gov).

The Department of Defense has a program for repayment of loans on the basis of specified military service. For more information, contact your military education support personnel.



# Loans

Loans are borrowed from the federal government and Colorado State University and must be repaid.

Loan Program	Annual Limits (Effective July 1, 2009)			Lifetime Maximum	Interest Rate (Fixed Rates as of July 1, 2016)
	Total Per Academic Year		Maximum Amount That Can Be Subsidized		
<b>Federal Direct Student Loan</b> Funded by the federal government through the William D. Ford/Stafford Federal Direct Loan program, administered by CSU, and awarded to students enrolled at least half-time. Depending on your financial need, your loans may be subsidized and/or unsubsidized.  A subsidized loan is awarded on the basis of financial need. The federal government pays the interest while you are in school at least half-time.  An unsubsidized loan is not based on need. You are charged interest from the time the loan is disbursed. You will receive quarterly interest statements; you may either pay the interest quarterly or capitalize it.	Undergraduate Dependent			\$31,000 • Maximum of \$23,000* can be subsidized *See page 14	3.76%
	Freshman	\$5,500	\$3,500		
	Sophomore	\$6,500	\$4,500		
	Junior/Senior	\$7,500	\$5,500		
	Teacher Certification	\$5,500	\$5,500		
	Undergraduate Independent			\$57,500 • Maximum of \$23,000* can be subsidized *See page 14	3.76%
Freshman	\$9,500	\$3,500			
Sophomore	\$10,500	\$4,500			
Junior/Senior	\$12,500	\$5,500			
Teacher Certification	\$12,500	\$5,500			
	Graduate Students	\$20,500	NA	\$138,500 • Maximum of \$65,500 can be subsidized • Includes undergraduate	5.31%
	Veterinary Medical Students			\$224,000 • Maximum of \$65,500 can be subsidized • Includes undergraduate	5.31%  (Any loan 1st disbursed 7/1/15 - 6/30/16 will have a 5.84% interest rate.)
1st-3rd Year	\$40,500	NA			
4th year	\$47,167	NA			
<b>Federal Direct PLUS Loans</b> Parents with good credit histories can borrow this loan to help pay educational expenses of dependent, undergraduate students.  Graduate students with good credit histories can borrow to pay for their educational expenses.	Parent PLUS	Cost of attendance minus other financial aid	None	None	6.31%
	Graduate PLUS				(Any Graduate PLUS loan 1st disbursed 7/1/15 - 6/30/16 will have a 6.84% interest rate.)
<b>Federal Perkins Loan</b> A subsidized low-interest loan for students with financial need. CSU is the lender. Funds are provided by the federal government and from payments collected from prior CSU students repaying their loans.	Undergraduate	\$5,500	Total amount is subsidized	\$27,500 • Fresh/Soph: \$11,000 \$60,000 • Includes undergraduate	5%
Graduate	\$8,000				
	Funding is limited so actual awards may be less than the maximum and priority is given to undergraduates.				
<b>Health Professions Loan (HPL)</b> A subsidized low-interest loan available to veterinary medical students with financial need. Parental information must be provided on the FAFSA to be considered for HPL. Funds are provided from the Department of Health and Human Services and from payments collected from prior CSU students repaying their loans. Limited funds available.	Veterinary Medical Students	Not to exceed the cost of attendance	Total amount is subsidized	None	5%
	Funding is limited so actual awards will be less than the maximum.				



# Loans (Cont.)

Loans are borrowed from the federal government and Colorado State University and must be repaid.

Origination Fee	Grace Period	Credit Requirements at Time of Disbursement	Lender	Deferment	Eligible for Consolidation	Repayment Information
1.068%	6 Months	6+ Credits = 100% 0-5 Credits = 0%	Federal Government	Students are eligible for deferment when they are enrolled at least half-time at an eligible school.  Additional information regarding deferment is in the Borrower's Rights and Responsibilities provided with your Master Promissory Note.	Yes	<ul style="list-style-type: none"> <li>Repayment begins after a 6-month grace period.</li> <li>There will be an opportunity to choose a repayment plan.</li> <li>Payments are made to the servicer.</li> </ul>
1.068%	6 Months	6+ Credits = 100% 0-5 Credits = 0%	Federal Government		Yes	
1.068%	6 Months	5+ Credits = 100% 0-4 Credits = 0%	Federal Government		Yes	
1.068%	6 Months	5+ Credits = 100% 0-4 Credits = 0%	Federal Government		Yes	
4.272%	Parent <ul style="list-style-type: none"> <li>None, deferment can be requested with servicer</li> </ul> Graduate <ul style="list-style-type: none"> <li>6 months</li> </ul>	<b>Parent PLUS:</b> 6+ credits = 100% 0-5 credits = 0%  <b>Graduate PLUS:</b> 5+ credits = 100% 0-4 credits = 0%	Federal Government	Parent PLUS borrowers must make a request for deferment from the servicer.  Graduate PLUS borrower's deferment is granted automatically based on student's half-time enrollment.	Yes	<ul style="list-style-type: none"> <li>Repayment begins 60 days after the final disbursement of the loan or 6 months after the grace period ends.</li> <li>Repayment options will be provided by the servicer.</li> <li>Payments are made to the loan servicer.</li> </ul>
0%	9 months	<b>Undergrad</b> 9+ credits = 100% 6-8 credits = 50% 0-5 credits = 0%  <b>Graduate</b> 9+ credits = 100% 5-8 credits = 50% 0-4 credits = 0%	Federal Government and CSU	Students are eligible for deferment when they are enrolled at least half-time at an eligible school.	Yes	<ul style="list-style-type: none"> <li>Repayment begins 9 months after you cease to be enrolled at least half-time.</li> <li>Minimum payment is \$40.</li> <li>Maximum repayment period is 10 years.</li> <li>Payments are made monthly to CSU.</li> </ul>
0%	12 months	5+ credits = 100% 0-4 credits = 0%	Federal Government and CSU	Students are eligible for deferment while: <ol style="list-style-type: none"> <li>enrolled full-time at another Health Professions institution,</li> <li>participating in a graduate fellowship,</li> <li>participating in an internship, residency, or advanced professional training beyond the first professional degree</li> </ol>	Yes (becomes unsubsidized when consolidated)	<ul style="list-style-type: none"> <li>Repayment begins 12 months after you cease to be enrolled at least half-time.</li> <li>Minimum payment is \$40.</li> <li>Maximum repayment period is 10 years.</li> <li>Payments are made monthly to CSU.</li> </ul>

# Loan Repayment Charts

Use these charts and websites to calculate the estimated monthly repayment of your loan(s).

## Federal Direct Loan<sup>1,2</sup> Repayment Options

Initial debt when you enter repayment	Standard (10-year maximum)		Extended (25-30 years)		Graduated (12-30 years)	
	Per month	Total payments	Per month	Total payments	Per <sup>3</sup> month	Total payments
\$ 1,000	\$ 50	\$ 1,064	Not Available		\$ 25	\$ 1,150
3,500	50	4,471			25	5,446
4,500	52	6,214			28	7,141
5,500	63	7,595			34	8,728
7,500	86	10,357			47	11,902
8,500	98	11,738			53	13,489
10,000	115	13,810			58	17,508
10,500	121	14,500			60	18,384
18,500	213	25,548			106	32,391
20,000	230	27,619			115	39,852
23,000	265	31,762			132	45,830
25,000	288	34,524			144	49,815
30,000	345	41,429			208	62,466
40,000	460	55,238	278	83,289	230	89,698
50,000	575	69,048	347	104,112	288	112,112
100,000	1,151	138,096	652	234,695	575	249,776
138,500	1,594	191,264	903	325,050	797	345,939

<sup>1</sup> The **estimated** payments were calculated using the maximum interest rate for students, 6.8%.

<sup>2</sup> Additional repayment plans based on income are also available.

<sup>3</sup> This is your beginning payment, which may increase.

For online calculators go to [www.studentloans.gov](http://www.studentloans.gov)

	Average direct loan debt for spring 2015 graduates		
	Undergraduate	Graduate	Professional
Subsidized and Unsubsidized loans	\$21,192	\$29,709	\$118,306
Graduate PLUS loans	NA	\$14,718	\$54,179

## Federal Perkins/Health Professions<sup>3</sup> Loan

If your principal loan amount is:	Your monthly payment will be: (including principal and interest)
\$ 1,000	\$ 40
2,500	40
5,000	55
7,500	80
10,000	110
12,500	135
15,000	160
17,500	190
20,000	215

<sup>3</sup> The **estimated** payments were calculated using the maximum 5% interest rate, 10-year maximum repayment.

## Federal Direct Graduate PLUS Loan<sup>4</sup> Repayment Options

Initial debt when you enter repayment	Standard (10-year maximum)		Extended (12-30 years)		Graduated (12-30 years)			
	Per month	Total payments	Per month	Total payments	Per <sup>5</sup> month	Total payments		
\$ 2,500	\$ 50	\$ 3,042	Not Available		\$ 25	\$ 3,940		
5,000	60	7,248			34	8,471		
7,500	91	10,872			51	12,707		
10,000	121	14,496			66	18,783		
15,000	181	21,744			99	28,175		
20,000	242	28,992			132	43,351		
25,000	302	36,240			165	54,189		
30,000	362	43,488			249	59,777	198	65,027
35,000	423	50,736			291	69,739	230	75,865
40,000	483	57,984			306	91,824	263	98,767

<sup>4</sup> The **estimated** payments were calculated using the maximum interest rate, 7.9%.

<sup>5</sup> This is your beginning payment, which may increase.

For online calculators go to [www.studentloans.gov](http://www.studentloans.gov)

**Note:** Parent PLUS repayment options can be viewed on [financialaid.colostate.edu](http://financialaid.colostate.edu), select Types of Aid.

## Credit Requirements to Receive Financial Aid

<b>GRANTS</b>	<b>Federal Pell Grant</b>	12+ credits = 100%      9-11 credits = 75%      6-8 credits = 50%      1-5 credits = 25%
	<b>Colorado Student Grant (Colorado's College Responsibility Program)</b>	9+ credits = 100%      6-8 credits = 50%      0-5 credits = 0%
	<b>Federal Supplemental Educational Opportunity Grant</b>	
	<b>CSU Commitment to Colorado</b>	12+ credits (one class must be regular instruction, on-campus; you must be enrolled through CSU's main campus, not through CSU Online) = 100%; 0 - 11 credits = 0%
	<b>CSU Ram Grant</b>	
	<b>Colorado Graduate Grant</b>	7+ credits = 100%      5-6 credits = 50%      0-4 credits = 0%
<b>LOANS</b>	<b>Federal Direct Parent PLUS Loan</b>	6+ credits = 100%      0-5 credits = 0%
	<b>Federal Direct Subsidized/Unsubsidized Loans</b>	Undergraduate: 6+ credits = 100%      0-5 credits = 0% Graduate: 5+ credits = 100%      0-4 credits = 0%
	<b>Federal Direct Graduate PLUS Loan</b>	Graduate: 5+ credits = 100%      0-4 credits = 0%
	<b>Federal Perkins Loan</b>	9+ credits = 100%      6-8 credits = 50%      0-5 credits = 0%
	<b>Health Professions Loan</b>	Veterinary medical students: 5+ credits = 100%      0-4 credits = 0%
<b>WORK</b>	<b>Work-Study (Federal &amp; State) Need-Based and Merit</b>	Undergraduate: 6+ credits      Graduate: 5+ credits Note: Work-Study funds earned are sent by direct deposit to personal bank accounts
<b>SCHOLARSHIPS</b>	<b>Scholarships</b>	State/Institutional Scholarships: Must be enrolled through CSU's main campus (not through CSU Online) Undergraduate: 12+ credits (one class must be regular instruction, on-campus) = 100% 0 - 11 credits = 0% Graduate: 9+ credits (one class must be regular instruction, on-campus) = 100% 0-8 credits = 0% Outside Scholarships: As specified by donor

## Frequently Asked Questions Regarding Credit Requirements

**Q** *What is full-time enrollment?*

**A** You are enrolled full-time at 12 credits as an undergraduate or 9 credits as a graduate/veterinary medical student. Audit, Test-Out, unapproved repeated courses (see page 24 for more information), and non-degree-applicable courses do not count toward enrollment for financial aid.

*What if I enroll in credits that do not count toward my degree program?*

You may be ineligible to receive financial aid if you enroll in credits that do not apply to your specific degree program. Credits that do not apply to your specific degree program do not count toward enrollment for financial aid.

*Will my financial aid be adjusted if I enroll part-time?*

Your financial aid award is based on full-time enrollment. If you are enrolled part-time, your estimated educational expenses are less and your financial aid may be reduced. If you will be part-time, confirm your enrollment on RAMweb **Financial Aid**. See [page 21](#) for more information.

*Will my financial aid be adjusted if I receive an U, F, I, or W grade?*

Colorado State University is required by federal regulations to monitor the last date of academic participation for financial aid recipients. A student who receives a U, F, I, or W grade in any class is subject to a review of eligibility and potential reduction or cancellation of financial aid.

*Do my schedule changes during the course add/course drop period impact my eligibility for financial aid?*

Yes, financial aid is paid based on the number of credits in which you are enrolled. As you add and/or drop classes during the course add/course drop period, your financial aid is adjusted. At the end of the course add/course drop period, when your schedule is finalized for the semester, your financial aid is also finalized based on your credits at that time. If you are enrolled part-time, your financial aid may be reduced. Your financial aid will not be increased if you add courses after the end of the course add/course drop period. You are not be eligible to receive the College Opportunity Fund for courses added after course add/course drop. **Note:** Federal Direct Loans pay based on your enrollment at the time of disbursement.

## Impact of Online Credits on Financial Aid

To receive financial aid, you must be admitted to the University in a degree-seeking program and enrolled in 6 credits as an undergraduate student or 5 credits as a graduate student; anything less would be considered less than half-time.

### Enrollment Information

- If you are taking both CSU Online and regular on-campus credits and you are less than full-time, your financial aid budget will include actual tuition and fees.
- Your initial financial aid award is based on full-time enrollment. If you're enrolled less than full time, your estimated educational expenses are less and your financial aid may be reduced.
- If you are enrolled solely in online courses, your financial aid may be limited.
- Contract and certificate courses are not eligible for financial aid.

### Correspondence Courses

- If you are enrolled only in correspondence courses, the only costs that can be included in your budget are tuition, fees, books, and supplies. Living expenses are not included. If you are enrolled only in 6 credits or more of correspondence courses, you are considered enrolled half-time.
- If you are enrolled in less than half-time regular on-campus credits or CSU Online credits with 3 correspondence credits, the only costs that can be included in your financial aid budget are tuition, fees, books, and supplies.

- If you are enrolled in correspondence courses and have been awarded a Federal Pell Grant, you must complete 50% of your coursework before you can receive your Federal Pell Grant. If you have been awarded a Federal SEOG, you must submit your first completed lesson to your professor and verification must be sent to OFA before you can receive your Federal SEOG.
- Although correspondence courses allow six months for completion, financial aid requires completion by the end of the current semester.

### Financial Aid Refunds

- The timing of refunds for financial aid recipients who are registered in CSU Online programs will vary and **may take up to two weeks** after the beginning of the semester depending on the CSU Online program and course enrollment. Your financial aid may be adjusted based on your enrollment.
- Delays occur whenever registration changes, as this requires additional review.

## Additional Information for Students in Distance Degree Programs

### Using Financial Aid for Distance Degree Online Courses

Students in the Distance Degree Online programs are subject to the criteria in the above section.

### Institutional Aid for Distance Degree Online Courses

Distance Degree Online courses are **not** eligible to receive CSU institutional aid.

### Employer Tuition Assistance Form

All students in Distance Degree Online programs are required to complete an Employer Tuition Assistance form. This form is available on RAMweb or our website under Forms. This form

must be completed by you and your employer and returned to our office before financial aid will be awarded. Your employer needs to indicate if they will provide tuition assistance or reimbursement for your education. The amount your employer provides will be assessed as a resource. When paying tuition for Online courses, **you** are responsible to pay for the portion your employer will cover, knowing you will receive reimbursement from your employer.

### College Opportunity Fund (COF)

Undergraduate Distance Degree Students in Online courses are not eligible for College Opportunity Fund (COF) funding. Credits earned through Online courses will not be counted toward the 145 lifetime hour maximum for COF.

## Frequently Asked Questions Regarding CSU Online

**What is the difference between regular instruction on-campus courses, online courses and correspondence courses?**

Regular instruction on-campus courses are taught on campus. Online and correspondence courses are delivered primarily through the use of the Internet, CD-ROM, DVD/VCD, videotape, video cassette, home-study guides, or are instructor driven.

## Paying Your University Bill with Financial Aid

### Billing Information:

- Each semester, after you have registered for classes and have met all other financial aid requirements, your financial aid (except work-study) is credited to your University student account. Financial aid first pays your University expenses for the semester and, if any funds are remaining, a refund is sent to you to use for your other educational expenses, including living expenses.
- Current financial aid cannot pay a prior year's past due balance.
- Current financial aid can pay tuition, fees, room and board. However, financial aid cannot pay other institutional charges unless the student authorizes the University to do so. Other institutional charges may include, but are not limited to, books, supplies, health insurance, health fees, parking tickets, parking permits, or library fines.
- You must be current on your University bill to be able to register for the next semester and/or receive an official academic transcript.
- You can view **Billing Information** on RAMweb.

### University eBilling Statement:

- You will receive an email notification when your University Billing Statement is available for viewing on RAMweb, select **Billing Information**.
- This eBilling notification will be sent to your preferred University email address.
- Many students prefer to have the University eBilling Statement notification shared with their parents or other trusted individual. To make this request, go to RAMweb, select **Change My Access to My Records (FAMweb)**. Authorized individuals can access the bill at [FAMweb.colostate.edu/famweb](http://FAMweb.colostate.edu/famweb).
- The University Billing Statement will include tuition, fees, residence hall charges, health insurance charges, other charges, and any credits from your financial aid, College Opportunity Fund (COF) and/or your payments.
- Current billing information is available on RAMweb or FAMweb, select **Billing Information**.

### Payment Due Dates:

Fall 2016	September 12, 2016
Spring 2017	February 10, 2017

## Receiving Your Financial Aid Refund

### Refunds:

- If your total financial aid (except work-study) exceeds your total University expenses, you will have a credit balance that will be refunded to you.
- The **preferred refund method is by direct deposit to your personal bank account**. These refunds are processed daily. You can sign up for direct deposit on RAMweb. You will need to provide your personal bank account number and routing number. If you do not sign-up for direct deposit, your refund will be issued by paper check. Refund checks are mailed on the 1<sup>st</sup>, 3<sup>rd</sup>, and 5<sup>th</sup> Friday of each month to your current mailing address.
- In order to have your refund sent shortly before the semester begins, you must be registered **full-time**.
- Financial aid recipients who are registered **part-time** will be sent a refund once the course add/course drop period is over. Your financial aid may be reduced based on your part-time enrollment. **If you are an undergraduate student enrolled in less than 12 credits or a graduate student enrolled in less than 9 credits and want to confirm final registration to have your refund sent before the end of the course add/course drop period, this can be done on RAMweb. Select Financial Aid starting in July for Fall and January for Spring semester.**
- The timing of refunds for financial aid recipients who are **registered in CSU Online programs** may take two weeks after the beginning of the semester depending on the Online program and course enrollment. Your financial aid may be adjusted based on your enrollment.
- First date for direct deposit refunds to be in personal bank accounts:
  - Fall 2016 – Thursday, August 18, 2016
  - Spring 2017 – Thursday, January 12, 2017
- We will continue to send financial aid refunds throughout the semester, if and when a credit balance occurs on your University student account.
- You will be responsible for paying any additional charges that post to your University student account after a refund has been sent to you.
- Current information regarding refunds is available on RAMweb, select **Billing Information**.

# Satisfactory Academic Progress (SAP) Information Sheet for Financial Aid

To qualify for and receive financial aid, students must make satisfactory academic progress in a program of study that will lead to a degree or teaching certificate, and must be in good academic standing at the University. When students apply for financial aid, their progress will be measured against the following standards. Having one or more of the following violations will result in an ineligibility of financial aid funds.

Type of Violation	Standard to Maintain	To Regain Financial Aid Eligibility
<p><b>Percentage Violation (Pace):</b></p> <p><b>Minimum Cumulative Grade Point Average (GPA) Violation:</b></p>	<p>Students must satisfactorily complete 67% of their total attempted credits.</p> <p>Satisfactorily completed credits include letter grades of A, B, C, D, S, or test-out credits.</p> <p>Satisfactorily completed credits do <b>not</b> include grades of F (failing), U (unsatisfactory), I (incomplete), W (withdrawal) or the initial grade received in the Repeat/Delete option.</p> <p>Undergraduate and PVM students must have a minimum 2.0 GPA by 60 credits. Graduate students must have a cumulative minimum 3.0 GPA.</p>	<ul style="list-style-type: none"> <li>• If extenuating circumstances exist, such as death of a relative, student illness or injury, or other extenuating circumstances beyond the student's control, an appeal may be submitted.</li> <li>• If a student does not appeal, or if an appeal is denied, eligibility may be regained by enrolling and attending without financial aid, and completing sufficient coursework to meet the 67% satisfactory completion rate and by obtaining the minimum GPA or higher.</li> </ul>
<p><b>Max Timeframe Violation (Maximum Timeframe):</b></p>	<p>Students <i>total attempted credits</i> <b>must not exceed</b> the following credit limits:</p> <p><b>Undergraduate Degrees</b></p> <ul style="list-style-type: none"> <li>Music Education                      185 credits</li> <li>Second Bachelor                      48 credits</li> <li>All Others Undergraduate          180 credits</li> </ul> <p><b>Teacher Certification</b>                      45 credits</p> <p><b>Masters Degrees</b></p> <p>150 percent of the credits listed on the approved GS6 form on file with the graduate school. If no GS6 is on file, limit will be 45 credits or published program length.</p> <p><b>Doctorate Degrees</b></p> <p>150 percent of the credits listed on the approved GS6 form on file with the graduate school. If no GS6 is on file, limit will be 108 credits</p> <p><b>Doctor of Veterinary Medicine</b>          180 credits</p>	<ul style="list-style-type: none"> <li>• If extenuating circumstances exist, such as death of a relative, student illness or injury, or other extenuating circumstances beyond the student's control, an appeal may be submitted.</li> <li>• Students who do not have any other extenuating circumstances that occurred beyond their control but have changed from one degree program to another and not graduated may have their program change considered as their extenuating circumstance on a one-time basis.</li> <li>• If a student does not appeal, or if an appeal is denied, eligibility can be regained by the student graduating and entering into a new program. New credit limits apply and the class level violation can be cleared.</li> </ul>

# Satisfactory Academic Progress (SAP) Information Sheet (Cont.)

## Financial Aid Warning

Students who do not meet the grade point average and/or cumulative pace SAP requirements, are placed on financial aid warning their next term of enrollment. At the end of the warning period, students will be reviewed for compliance of SAP eligibility criteria (listed above) and, if found to be in compliance, will continue to be eligible to receive financial aid for the following term. If the student does not meet the criteria listed above, the student will be put on a Financial Aid Violation and will not be eligible for financial aid.

## Financial Aid Probation

Students who have successfully appealed a Satisfactory Academic Progress Violation are put on Financial Aid Probation. There are two types of Financial Aid Probation: the first type allows the student to meet Satisfactory Academic Progress within one term. The second type allows the student, based on an academic plan developed by the Satisfactory Academic Progress Appeals Committee, to meet Satisfactory Academic Progress by a specific point in time. Both types allow the student to receive financial aid while on probation. If the student does not meet Satisfactory Academic Progress within one term or does not meet the terms of their academic plan, the student will be put on a Financial Aid Violation and will not be eligible for financial aid.

## Financial Aid Alert

Students who have reached 130 percent or more attempted credits toward their degree program will be put on Financial Aid Alert. This notifies the student that they are getting close to their Max Timeframe and may want to meet with their Academic Advisor to ensure that they are on time to complete their program before they become ineligible for financial aid funds. For most bachelor degree programs, this would leave them with 24 credits before they reach Max Timeframe. Students become ineligible for Financial Aid Funds once they have met 150 percent attempted credits of their degree program (see chart above). Students are eligible to receive financial aid while on alert.

## SAP Appeal Process

Students may appeal a Satisfactory Academic Progress (SAP) violation by selecting the **Financial Aid** link on their RAMweb and completing the online appeal. The appeal must explain what extenuating circumstances occurred and a corrective action plan. Students must also submit third-party documentation of their extenuating circumstances. A student will have 30 days from the time they submit their appeal to provide their documentation. A committee will review the student's appeal and render a decision. The committee

may ask for additional information or an academic plan. The committee's decision is final and is usually made within 2-3 weeks of when all documents are received. Students who have an appeal approved will generally have one semester to clear their violation or must meet the requirements set by the academic plan. Students who are denied may provide additional information not previously submitted for reconsideration.

**Deadline for Appeal Consideration:**  
**FALL - September 15    SPRING - February 15    SUMMER - June 15**

## Denials and Students Without Extenuating Circumstances

If a student's appeal is denied or a student does not have an extenuating circumstance, they may continue to attend CSU and pay for their education at their own expense or they may explore the option of an alternative loan through an outside lender that does not require satisfactory academic progress.

Students who are on a Percent or GPA violation may be considered for a new appeal after they have completed two or more regular semesters at CSU or another school and can demonstrate their ability to succeed academically. Alternatively, a student could take leave from their schooling for the same two semesters and be considered for a new appeal. A student does not regain eligibility under these options, but would be considered for an appeal.

# Satisfactory Academic Progress (SAP) Information Sheet (Cont.)

## Total Attempted Credits

Colorado State University defines total attempted credits for a given class level (undergraduate, graduate, or PVM) as credits attempted at CSU, accepted for transfer, and all credits officially withdrawn from at CSU. Officially withdrawn credits are added with other attempted credits to determine attempted credits.

## Academic Fresh Start

To be eligible to receive financial aid, academic fresh start students must be in compliance with the satisfactory academic progress standards when they apply for financial aid. Students who do not meet the SAP standards and who have extenuating circumstances may submit an appeal, which may require an academic plan.

## University Scholastic Standards Policy

To be eligible for financial aid, students must comply with the University Scholastic Standards policy. The CSU Faculty Council Committee on Scholastic Standards and the Graduate School set scholastic standards and these are defined annually in the University's general catalog. More information is available at [catalog.colostate.edu](http://catalog.colostate.edu). The Center for Advising and Student Achievement (CASA) evaluates GPA and places students on academic probation (different from a financial aid violation) and/or academic dismissal.

## Financial Aid Policy for Unofficial Withdrawals

Students who are assigned grades of "U" (Unsatisfactory), "F" (Failure), or "I" (Incomplete) for all courses in the term will be considered to have unofficially withdrawn from the University and will have federal aid adjusted based on the date of the latest academic event in which the student participated. An academically-related activity includes, but is not limited to, verifiable class attendance, an exam, a tutorial, computer-assisted instruction, turning in a class assignment, or attending an assigned study group session. If no academic event can be documented, 100% of federal, state, and institutional aid will be cancelled because the student never began attendance.

## Financial Aid Policy on Repeated Courses

A student may qualify for and receive financial aid for no more than one repetition of a previously passed course. Each semester we will review the enrollment for each student receiving federal, state, and/or institutional aid. If an undergraduate student is repeating a course for the second time after having previously passed with a grade better than an "U," "F," "W," "RF," "NG," and/or "NGC," the course may not be included in determining the enrollment status for eligibility for aid.

There are courses that are repeatable due to course structure within departments that count toward degrees. Common repeatable courses include, but are not limited to, group study, internship, independent study, dissertation, thesis, and supervised college teaching courses. In addition, several performing arts course numbers are repeatable. This does not fall under the repeated coursework provision.



## Withdrawal Policy

- Regularly admitted undergraduate and graduate students can complete a University withdrawal through RAMweb. For more information, contact the Center for Advising and Student Achievement (CASA), 121 TILT Building or (970) 491-7095.
- Consult CASA for policies regarding grades when withdrawing. If a student leaves the University and does not formally withdraw, they will be assigned grades of “F” (failing) and their financial aid may be canceled.
- Withdrawal doesn’t eliminate a student’s financial obligation to the University. The student is responsible for any charges owed to the University when they withdraw, based on the University’s tuition and housing refund policies. For the current policy, contact CASA, (970) 491-7095, and Housing and Dining Services, (970) 491-6511.
- There are federal, state and University withdrawal policies regarding tuition and fees, University housing charges, and return of funds to the financial aid programs. General information regarding the calculation of earned financial aid and the order of programs to which we return funds is available upon request.
- If a student’s University charges are reduced as a result of withdrawal, creating a credit balance on the University student account, the credit balance will be used to repay financial aid programs as required, per the return of Title IV funds calculation.
- Withdrawal from the University will require a return of financial aid funds calculation based on the date of withdrawal or last academic related activity. Funds may be returned:
  - If a student never began attendance in classes, for which they enroll.
  - If a student received a financial aid refund from their University student account for living expenses, the student may be required to repay financial aid funds.
  - If a student received financial aid in excess of their earned financial aid, based on the length of their enrollment, they may be required to repay financial aid funds.
  - Students who are assigned grades of “U” (Unsatisfactory), “F” (Failure), or “I” (Incomplete) for all courses in the term will be considered to have unofficially withdrawn from the University and will have federal aid adjusted based on the date of the latest academic event in which the student participated. If no academic event can be documented, 100% of federal aid will be cancelled because the student never began attendance.
- Work-study earnings prior to withdrawal will be paid; however, students may not continue to use work-study funds after withdrawing from the University.

## Frequently Asked Questions Regarding Withdrawals and Academic Performance

**Do my grades impact my eligibility for financial aid?**

Yes, financial aid regulations require that we monitor your academic record. In order to maintain your financial aid eligibility, you must successfully complete at least 67% of all courses attempted, maintain the appropriate GPA (2.0 for undergraduate students by junior status & professional veterinary medicine students and 3.0 for graduate students), and complete your program within the credit limit for your degree. Failure to meet these requirements will result in being placed on one or more of the statuses listed on pages 22-24.

**Am I eligible for financial aid if I am academically dismissed from the University?**

No, if you are academically dismissed you are no longer admitted to the University and you are not eligible for financial aid. You may be eligible for an alternative loan. Check with OFA if you are interested in this option.

**I might have to completely withdraw from the University. What happens to my financial aid?**

Contact CASA, (970) 491-7095, if you decide to withdraw from the University. A withdrawal may require an immediate return of financial aid funds in excess of the earned financial aid. Earned financial aid is based on the length of time you were enrolled and attending classes. If you received a financial aid refund from your University student account, you will have to repay any funds that are in excess of the earned financial aid.

**What if I leave during the semester without formally withdrawing?**

If you leave the University during the semester without officially withdrawing, we are required to verify the last date of attendance and you may have to repay up to 100% of the financial aid you received for that semester. It is important to contact CASA to officially withdraw.

# Frequently Asked Questions Regarding Taxes

**Q** *I might qualify for the American Opportunity, Hope and/or Lifetime Learning Tax Credit. What should I do?*

**A** Colorado State University provides 1098-T Education tax forms to students in January. A 1098-T is a statement of qualified education expenses paid by you or your parents. Detailed 1098-T information can be found on RAMweb, select **Tax Information**. Students can authorize parents or trusted individuals to have access to the 1098-T information on RAMweb, **Change My Access to My Records (FAMweb)**. Authorized individuals can access the 1098-T at [FAMweb.colostate.edu/famweb](http://FAMweb.colostate.edu/famweb). Detailed steps on how to obtain a 1098-T can be found on our website under Paying Your Bill and 1098-T. We recommend you check with your tax advisor or the Internal Revenue Service (IRS) for more information.

*Will any of the interest on my student loans be tax deductible when I am in repayment?*

Borrowers who are in repayment may be able to deduct student loan interest paid for the first 60 months of repayment. Once you are in repayment, your loan servicer or lender will send you documentation of the amount of student loan interest you paid during the calendar year. We recommend that you check with your tax advisor or the IRS for more information.

## Office of Financial Aid Mission Statement

Office of Financial Aid (OFA) provides student-centered assistance by working under Federal, State, and University guidance to enable students to enroll, manage their finances, achieve their academic goals, and graduate in a timely manner.

## Office of Financial Aid Core Values

**INTEGRITY:** Our integrity provides the foundation which supports the other values critical to the operation of a healthy, functional department. Honesty, responsibility, and the willingness to do the right thing provide direction and foster trust in our shared commitment to our goals.

**RESPECT:** Respect for ourselves, each other, and all of our clients opens doors, removing obstacles that inhibit the open and courteous discussion of issues affecting us all. Respect allows us to empathize with students, families, and one another. Mutual respect between colleagues leads to the sort of collaboration we need to solve our collective problems.

**ACCOUNTABILITY:** Since we operate in a highly regulated profession, we must be accountable for our actions and those of our department. Taking responsibility for our decisions protects the integrity of our programs.

**EXCELLENCE:** In all actions, we strive for excellence. The pursuit of excellence demands individual and collective ideas to keep us on track. In a profession where the rules and the tools often change, the innovation that springs from fresh ideas is a must.

**BALANCE:** Maintaining proper balance in our lives allows us the flexibility to navigate even the most unexpected challenges and the stamina to meet the demands of our busy days. Taking the time to enjoy life sharpens the mind and refreshes the soul.



# Contacting Office of Financial Aid

<b>Office Hours</b>	<b>Academic Year:</b> 9:00 a.m. - 5:00 p.m. weekdays <b>Summer:</b> 9:00 a.m. - 4:30 p.m. weekdays
<b>In Person</b>	Office of Financial Aid representatives are available in Centennial Hall to answer your questions No appointment is necessary
<b>By Email</b>	FinancialAid@colostate.edu
<b>By Telephone</b>	Call (970) 491-6321 to speak with a Office of Financial Aid representative
<b>By Mail</b>	1065 Campus Delivery, Fort Collins, Colorado 80523-1065
<b>By FAX</b>	(970) 491-5010
<b>RAMweb</b>	<p>RAMweb provides general and personal information to students at ramweb.colostate.edu (you will need your eID and password).</p> <p>Visit RAMweb to do the following:</p> <ul style="list-style-type: none"> <li>• View your financial aid awards and take the following actions: <ul style="list-style-type: none"> <li>• Accept, reduce, or decline your Federal Direct Loan(s)</li> <li>• Electronically submit your Direct Loan Master Promissory Note (your Federal Student Aid ID is required)</li> <li>• Complete loan entrance counseling</li> <li>• Electronically complete a Federal Perkins Loan Master Promissory Note</li> <li>• Decline your PLUS Loan</li> <li>• Download forms that may have been requested by Office of Financial Aid</li> <li>• Secure document upload</li> </ul> </li> <li>• Sign up for direct deposit to have your financial aid refund sent to your personal bank account</li> <li>• Pay your bill or view your University billing information</li> <li>• Complete the Colorado State University Scholarship Application (available December 1; due March 1)</li> <li>• View possible awards &amp; information on summer financial aid in April</li> </ul> <p>You can also use RAMweb for these purposes:</p> <ul style="list-style-type: none"> <li>• View student job listings</li> <li>• Update your mailing address</li> <li>• Provide additional authorized eBilling users so your University eBilling notifications can be sent to your parents (or anyone else you designate) <b>Change My Access to My Records (FAMweb)</b></li> <li>• Register, change your registration, or view your registration holds</li> <li>• Obtain enrollment/registration verification to send to your lender or scholarship donor</li> <li>• Obtain Education Tax Credit information (1098-T)</li> </ul>
<b>FAMweb</b>	<p>FAMweb provides trusted individuals, as designated by the student, with access to:</p> <ul style="list-style-type: none"> <li>• Class schedule</li> <li>• Final grades</li> <li>• Unofficial Transcript</li> <li>• Billing information</li> <li>• 1098-T</li> <li>• Financial aid information</li> </ul>
<b>Website</b>	<p>Visit financialaid.colostate.edu for information on the following:</p> <ul style="list-style-type: none"> <li>• Updated costs</li> <li>• Calculate your 4 year estimated average costs</li> <li>• How to apply for financial aid</li> <li>• Types of financial aid available at Colorado State University</li> <li>• OFA Student Calendar</li> <li>• Residency information</li> <li>• Learn about the College Opportunity Fund (COF)</li> <li>• How to pay your University student bill</li> <li>• Download forms that may have been requested by Office of Financial Aid</li> <li>• Scholarship opportunities</li> <li>• Employment opportunities</li> <li>• Complete Parent PLUS Loan Application</li> <li>• Secure document upload</li> </ul>

All financial aid awards are contingent upon availability of funds, matriculation at Colorado State University, and are subject to revision at any time. Changes in federal, state, and institutional regulations could affect information printed in this publication.  
Individuals willfully misrepresenting information provided in applying for federal and Colorado student aid funds are subject to penalty of Federal and/or state law.  
The information provided in this publication is accurate as of date of publication and may change without notice.

Colorado State University is an equal opportunity/affirmative action institution and complies with all federal and Colorado state laws, regulations, and executive orders regarding affirmative action requirements in all programs. The Office of Equal Opportunity is located in 101 Student Services Building.

Last updated: 8/11/16

