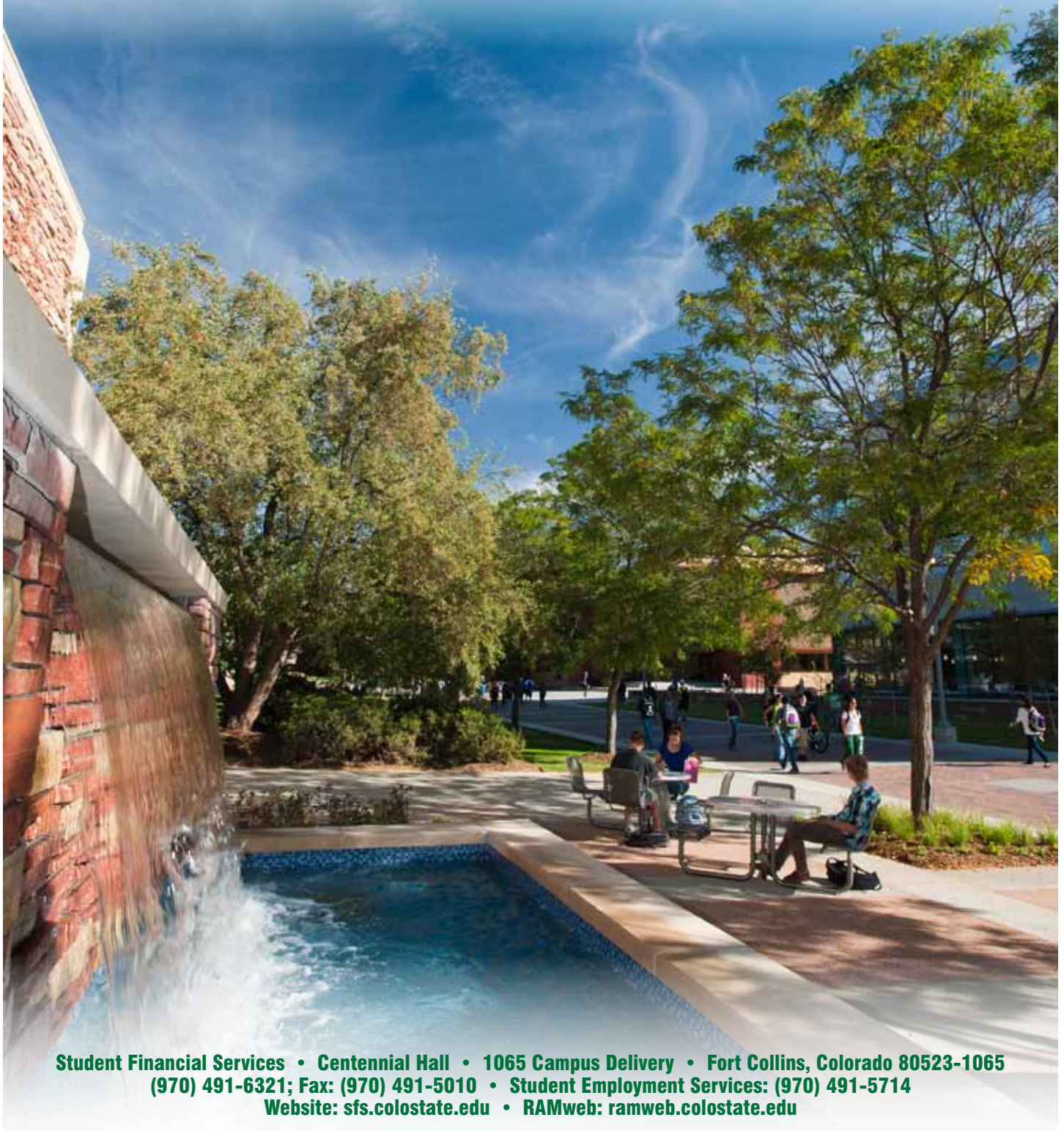


# *Your* Financial Aid Guide

2011-2012



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(970) 491-6321; Fax: (970) 491-5010 • Student Employment Services: (970) 491-5714  
Website: [sfs.colostate.edu](http://sfs.colostate.edu) • RAMweb: [ramweb.colostate.edu](http://ramweb.colostate.edu)**

## Colorado State University

## **Welcome to Student Financial Services (SFS)**

Student Financial Services 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

## Financial Aid To-Do List:

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 pages 16 and 17 for more information on credit requirements)**
- Grants and work-study are already accepted for you**
- Check awards and reduce or decline unwanted financial aid on RAMweb**

## Work

- View student job listings on RAMweb and find a job (see pages 9 and 10 for more information on work-study and other employment opportunities)**



## Loans

- Go to RAMweb to electronically complete most of these requirements (the only paper loan documents to be submitted to SFS are Perkins/HPL promissory notes)**
  - **All Federal Direct Student Loan borrowers**
    - Accept your loan on RAMweb
  - **First-time borrowers must also complete the following requirements** (see pages 11-15 for more information on loans) Your Federal Student Aid PIN is required.
    - Complete electronic Master Promissory Note at [www.studentloans.gov](http://www.studentloans.gov)
    - Complete loan entrance counseling at [www.studentloans.gov](http://www.studentloans.gov)

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

- Follow steps on RAMweb to accept your loan
- Master Promissory Note, if required, can be printed from RAMweb; must be signed in blue or black ballpoint ink and returned to SFS
- Complete entrance questionnaire online on RAMweb

## • Federal Direct Parent PLUS or Graduate PLUS Loans (see pages 11-15 for more information)

- Parent PLUS Loan Applications can be completed online at [sfs.colostate.edu/eplu](http://sfs.colostate.edu/eplu) (paper applications are also available from SFS upon request)
- Graduate PLUS Loan Applications are completed on RAMweb
- Borrower must pass a credit check
- Complete electronic Master Promissory Note, if required, at [www.studentloans.gov](http://www.studentloans.gov) (your Federal Student Aid PIN is required)
- Graduate PLUS Loan borrowers must complete loan entrance counseling at [www.studentloans.gov](http://www.studentloans.gov) (your Federal Student Aid PIN is required)



## 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 Student Financial Services
  - If a scholarship donor requires verification of your registration, you may use the Scholarship Registration Verification Letter available on RAMweb

## Important Dates (Please see [sfs.colostate.edu](http://sfs.colostate.edu) for the in-depth SFS Student Calendar.)



- **June/July 2011** – Recommended time to accept loans and complete all financial aid requirements on RAMweb
- **June/July 2011** – Add authorized eBilling designee on RAMweb
- **August 1, 2011** – Priority date to accept student loans and complete all financial aid requirements on RAMweb
- **September 12, 2011** – Fall 2011 semester payment due date
- **December 2011-March 2012** – Many 2012-2013 scholarship deadlines occur
- **February 10, 2012** – Spring 2012 semester payment due date
- **March 1, 2012** – 2012-2013 FAFSA priority submission deadline, complete online at [www.fafsa.gov](http://www.fafsa.gov)
- **March 1, 2012** – 2012-2013 CSU Scholarship Application (CSUSA) deadline, complete on RAMweb
- **March 2012** – Student Financial Services begins notification of 2012-2013 financial aid awards

# Frequently Asked Questions

## Important Notes:

- Your financial aid award for the 2011-2012 academic year was developed to help meet your estimated educational expenses according to federal, state, and institutional regulations.
- All awards are based on available funds and full-time enrollment and may be reduced if you attend part-time (see page 16 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 2011-2012 educational expenses for attending CSU.

## What is RAMweb?

 RAMweb provides general and personal information on the Web to you as a student, including your financial aid information. See page 21 for more information about RAMweb.

## 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 the University.

## What is a CSU Identifier (CSUID)?

Your CSUID is your 9-digit-numeric identifier beginning with the numeral “8,” to be used for official CSU person-to-person interactions. Please have your CSUID available whenever contacting SFS.

## What e-mail address does SFS use to communicate with me?

SFS uses the e-mail you establish with your eID. This is usually your “rams” e-mail address. If this e-mail has not been established, we will communicate to you with the e-mail you provided on your Admissions application.

## How do I obtain my Federal Student Aid PIN?

You are assigned a PIN the first time you apply for financial aid. If you have misplaced your PIN, you can request a duplicate PIN at [www.pin.ed.gov](http://www.pin.ed.gov). You will need your PIN to apply or reapply for financial aid each year, to sign your electronic Master Promissory Note, and to review your student loan history at [www.nslds.ed.gov](http://www.nslds.ed.gov). Your parents can also obtain a PIN to use when you reapply for financial aid each year when they complete the Parent PLUS Loan Application, and sign the Parent PLUS Loan electronic Master Promissory Note.

## 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 qualified credits a student is registered for at the end of course add/course drop. Lifetime authorization allows CSU to automatically request a stipend for each term a student is eligible.

Students must provide their social security number (SSN) or a COF assigned ID number to the University. This enables the University to request the stipend from the state.

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

Go to [ramweb.colostate.edu](http://ramweb.colostate.edu) 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 16.

## 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 2010 to 2011 and you think you may need additional help from financial aid, complete the 2011-2012 FAFSA and then contact an SFS representative to help you determine your options.

## Am I eligible for financial aid if I am in a Continuous Registration status?

No, students in Continuous Registration status 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.

## Frequently Asked Questions (Continued)

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

We will award financial aid based on a properly filed federal income tax return extension. However, we will not credit financial aid to your University student account until we have received a signed copy of your (and your parents, if required) completed 2010 federal income tax return. If the actual income tax figures are different from the estimates, your financial aid may be adjusted. Contact SFS if your federal income tax return will not be filed by October 15.

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

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.

**Will my financial aid be adjusted if I receive a scholarship or additional resources?**

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

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

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

**Is financial aid available for summer school?**

Yes, summer financial aid consists of any remaining Federal Direct Loan eligibility for undergraduates and graduates, and Federal Pell Grant for undergraduates. In some cases you may be eligible to apply for a private alternative loan. See an SFS representative if you want to apply for an alternative loan. 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. The Summer Session Financial Aid Application will be available on RAMweb in April.

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

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.

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

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 SFS.



# Your Budget Worksheet Estimator

Use this budget worksheet to help you with your college planning. As you review your award notice, 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.nsls.ed.gov](http://www.nsls.ed.gov) (your Federal Student Aid PIN is required).

## Estimated Education and Living Expenses for the 9-Month Academic Year (August 22, 2011-May 17, 2012)

**Fixed costs** (based on 2010-2011)

**Student Share of Base Tuition and Fees** (refer to [www.registrar.colostate.edu](http://www.registrar.colostate.edu) for actual 2011-2012 costs in July 2011)

**Colorado Resident** = \$6,986; **Non-Resident** = \$23,096 \$ \_\_\_\_\_

Supplemental Tuition for high cost/high demand and upper division courses \$ \_\_\_\_\_

College Technology Charge

Agricultural Sciences = \$172      Engineering = \$340      Natural Resources = \$189 \$ \_\_\_\_\_

Applied Human Sciences = \$136      Intra-University = \$71      Natural Sciences = \$189

Business = \$189      Liberal Arts = \$110      Veterinary Medicine = \$180

### Room/Meals

Room      Any Meal      Any 21      Any 14      Any 10      \$ \_\_\_\_\_

Standard Room      \$9,272      \$8,744      \$8,424      \$8,114

Suite      \$10,020      \$9,492      \$9,172      \$8,862

### Variable costs

Books and supplies (\$1,126 estimate)

Loan Fees (estimate \$116 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

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

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

**Difference** = \$ \_\_\_\_\_

**Monthly Difference** (divide by 9 months) ÷ \$ \_\_\_\_\_

English and Spanish copies available online at [sfs.colostate.edu](http://sfs.colostate.edu), select Forms

# Grants

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

<b>Colorado Graduate Grant (Critical Career Graduate Grant)</b>	Funded by the Colorado General Assembly and awarded to Colorado resident graduate and professional veterinary medical students who demonstrate financial need and are working on degrees in science, technology, engineering, math and health.
<b>Colorado Leveraging Educational Assistance Program (CLEAP) and Supplemental Leveraging Educational Assistance Partnership Program (SLEAP)</b>	Funded by the federal government, matched by the Colorado General Assembly, awarded to undergraduate Colorado residents who do not have a bachelor's degree, and who demonstrate 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 financial need.
<b>CSU Commitment to Colorado</b>	Funded by Colorado State University and awarded to undergraduate 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 and non-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 amount of your award is based on your cost of attendance, expected family contribution, and enrollment status, as determined from a payment schedule established by the federal government.
<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.



# Scholarships

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

## **Institutional and State Scholarships**

Institutional scholarships are funded by CSU. State merit scholarships (Colorado Centennial Scholarships) are funded by the Colorado General Assembly. Institutional and state scholarships are awarded to students who demonstrate academic excellence, leadership qualities, or outstanding talent. Requirements vary by individual scholarship.

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

You must maintain enrollment in 12 regular on-campus credits (undergraduate) or 9 regular on-campus credits (graduate). Audit, Test-Out, and Division of Continuing Education credits do not count as regular on-campus credits for scholarships. If you are a study abroad student, you must be placed in a University-approved study abroad program (not through the Division of Continuing Education) in order to receive your institutional scholarships.

***My donor sent my scholarship check to me. What should I do with it?***

Send or bring all scholarship checks to Student Financial Services. We will process the scholarship check(s) and apply the funds to your University student account. Detailed steps can be found at [sfs.colostate.edu](http://sfs.colostate.edu) in the scholarship information 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 online at RAMweb beginning in December. The deadline is March 1. Use the CSUSA to apply for many CSU scholarships including those administered by Student Financial Services and the academic colleges. Visit our website at [sfs.colostate.edu](http://sfs.colostate.edu) to access information on scholarships at Colorado State University, free Web searches, and scholarships outside of Colorado State University.

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

If an outside 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.**

<b>Federal Work-Study</b>	Funded by the federal government
<b>State Work-Study</b>	Funded by the Colorado General Assembly

## **What is work-study?**

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 workers.

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

Your work-study award amount is the total gross amount you can earn during the academic year. 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, you may view available student job listings on RAMweb, or contact employers directly. Postings include information such as pay rate, job description, hours, and job requirements. Once you have determined what jobs you are interested in, you may apply directly to the employer. Student Employment Services does not place students in jobs. 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 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 for the hours you work and paydays are every two weeks.

## **Are there credits requirements for work-study?**

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

## **What is the average pay rate?**

The average hourly rate for positions advertised through Student Employment Services is \$9.37/hour.

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

You may request a work-study award by contacting Student Financial Services right after you receive your financial aid award notice. 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

You don't need to have work-study to get a job on campus. There are many jobs available for students. Visit RAMweb, select Student Job Listing for both on- and off-campus jobs that are available to all students. By working at a part-time job during the academic year (32 weeks), you may be able to earn the following:

## Estimated earnings chart

Pay rate	10 hr/wk	15 hr/wk	20 hr/wk
\$7.36/hr	\$2,355	\$3,533	\$4,710
\$8.00/hr	\$2,560	\$3,840	\$5,120
\$9.00/hr	\$2,880	\$4,320	\$5,760

## Campus Student Hourly Positions

Campus student hourly positions may be filled by undergraduate or graduate students who are taking at least 1 resident instruction credit. Positions are funded by the University.

### How to apply/find a job:

View the student job listings posted on RAMweb. Employers may also be contacted directly.

## Off-Campus Jobs

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

### How to apply/find a job:

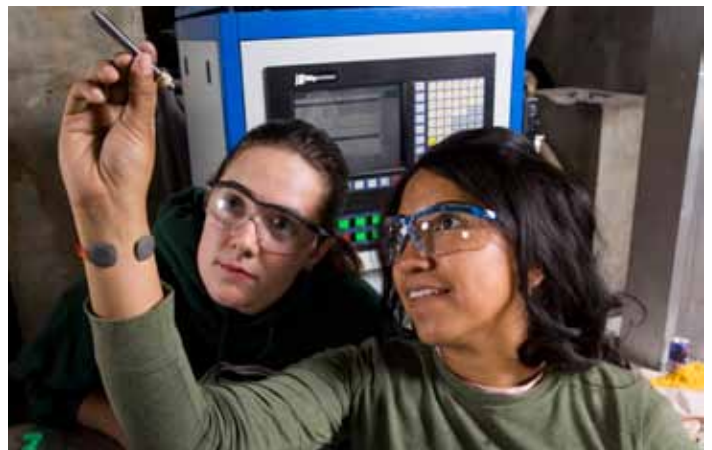
Current job announcements received from off-campus employers are posted daily on RAMweb. Summer and seasonal job opportunities may also be viewed in Student Employment Services. Temporary, short-term employment in child care, cleaning, clerical, or general labor is also available.

## 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 campus by contacting employers directly. Look for the Merit Work-Study Application on RAMweb on the first working day in February 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-come, first-served basis.



# 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, 2011)
	Total Per Academic Year		Maximum Amount That Can Be Subsidized		
<b>Federal Student Direct 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 and during a 6-month grace period.  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	Subsidized 3.4% Unsubsidized 6.8%
	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	Subsidized 3.4% Unsubsidized 6.8%
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	\$8,500	\$138,500 • Maximum of \$65,500 can be subsidized • Includes undergraduate	Subsidized 6.8% Unsubsidized 6.8%
	Veterinary Medical Students				
	1st-3rd Year	\$40,500	\$8,500	\$224,000 • Maximum of \$65,500 can be subsidized • Includes undergraduate	Subsidized 6.8% Unsubsidized 6.8%
	4th year	\$47,167	\$8,500		
<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	7.9%
	Graduate PLUS				
<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 may be less than the maximum.				

# Loans (continued)

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

Origination Fee	Grace Period	Credit Requirements	Lender	Deferment	Eligible for Consolidation	Repayment Information
1.0% (.5% Rebate)	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.	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>
1.0% (.5% Rebate)	6 Months	6+ Credits = 100% 0-5 Credits = 0%	Federal Government	Additional information regarding deferment is in the Borrower's Rights and Responsibilities provided with your Master Promissory Note.	Yes	
1.0% (.5% Rebate)	6 Months	5+ Credits = 100% 0-4 Credits = 0%	Federal Government		Yes	
1.0% (.5% Rebate)	6 Months	5+ Credits = 100% 0-4 Credits = 0%	Federal Government		Yes	
4.0% (1.5% Rebate)	Parent -None unless deferment is requested  Graduate -6 months	<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 servicer.</li> </ul>
0%	9 months	9+ credits = 100% <b>Undergrad</b> 6-8 credits = 50% 0-5 credits = 0%  <b>Graduate</b> 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: 1) enrolled full-time at another Health Professions institution, 2) participating in a graduate fellowship, 3) participating in an internship, residency, or advanced professional training beyond the first professional degree	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>

# Frequently Asked Questions Regarding Loans

***I used my Federal Student Aid PIN when I applied for financial aid on the Web. Can my PIN be used for anything else?***

Yes, you can use your PIN to obtain the following personal information from the U.S. Department of Education:

- Your loan history is available at [www.nslds.ed.gov](http://www.nslds.ed.gov).
- Your Federal Direct Loan electronic Master Promissory Note is available at [www.studentloans.gov](http://www.studentloans.gov).
- You may complete Federal Direct Loan entrance and exit counseling on the Web at [www.studentloans.gov](http://www.studentloans.gov).
- A parent PIN can be used to sign a Parent PLUS application and electronic Master Promissory Note (eMPN) online.

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

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, 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% origination fee which is deducted from your loan. Parent and Graduate PLUS Loans have a 4% origination fee. That is why the amount of loan you actually receive is less than the amount of loan you are offered.

***What is the rebate on the loan origination fee and how do I receive it?***

The U.S. Department of Education applies a .5% rebate to all Federal Direct Student Loans and a 1.5% rebate to all Federal Direct PLUS loans. The origination fee will remain the same but the rebate reduces the amount deducted from each loan disbursement. To keep the rebate you must make 12 consecutive on-time payments when the loan goes into repayment.

***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 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?***

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?***

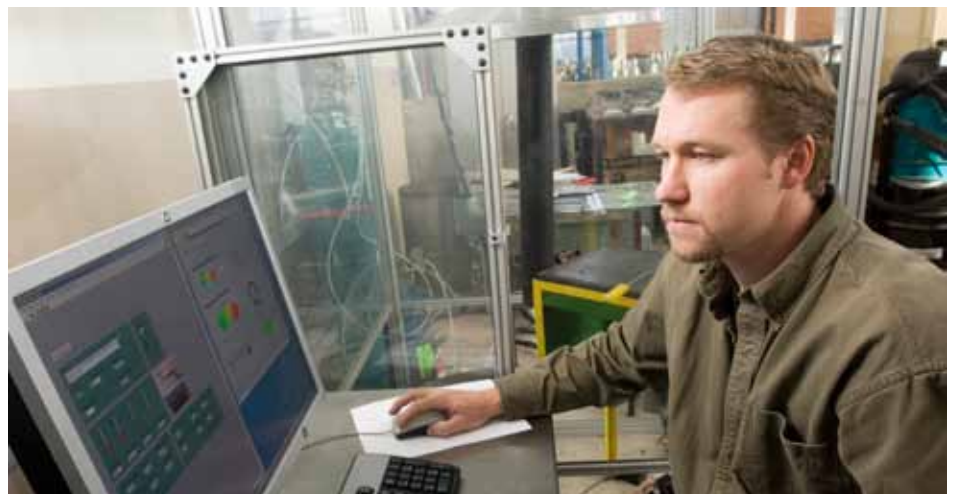
Second bachelor students are eligible for \$7,500 in student loans as a dependent student and \$12,500 as an independent student each academic year. Up to \$5,500 of this amount may be subsidized; this is determined by your financial need. See the chart on pages 11 and 12 for more information.

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

Teacher's certification students are eligible for \$5,500 in student 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. See the chart on pages 11 and 12 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.



# Frequently Asked Questions Regarding Loans (continued)

## **Can I cancel a loan?**

You may cancel all or a portion of your loan before it is credited to your University student account. Requests for cancellation after the credit has been made to your University student account must be in writing and must be submitted by the specific date for each semester:

- Fall Last business day of September
- Spring Last business day of February
- Summer Last business day of June

If your loan is credited to your University student account after these dates, then your request for cancellation must be made by the last day of the month the loan credit first appeared on the University Billing Statement.

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 adjust your loan.

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

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

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

Payments will be sent to Cashier's Office, Colorado State University, Box 5, 6015 Campus Delivery, Fort Collins, CO 80523-6015 or by electronic check via RAMweb/RAMrecords. The semester you graduate from CSU you will be required to complete Federal Perkins/Health Professions Loan exit counseling.

## **Can I consolidate my loans?**

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.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov).

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

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.



# 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	173	59,778
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 an online calculation go to [www.studentloans.gov](http://www.studentloans.gov)

	Average direct loan debt for spring 2010 graduates		
	Undergraduate	Graduate	Professional
Subsidized and Unsubsidized loans	\$17,325	\$29,769	\$95,560
Subsidized, Unsubsidized, and Graduate PLUS	NA	\$31,146	\$96,924

## 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 an online calculation go to [www.studentloans.gov](http://www.studentloans.gov)

**Note:** Parent PLUS repayment options can be viewed on our website under "Forms and Publications" and select Parent PLUS Loan Information.

## Regular On-Campus 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>CLEAP and SLEAP (see page 7)</b>	9+ credits = 100%      6-8 credits = 50%      0-5 credits = 0%
	<b>Colorado Student Grant (Colorado's College Responsibility Program)</b>	
	<b>Federal Supplemental Educational Opportunity Grant</b>	
	<b>CSU Ram Grant</b>	
	<b>CSU Commitment to Colorado</b>	12+ credits = 100%
	<b>Colorado Graduate Grant (Critical Career 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>	Veterinary medical students: 5+ credits = 100%      0-4 credits = 0% All other students: 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)</b>	Undergraduate: 6+ credits      Graduate: 5+ credits Note: Work-Study funds earned are sent by direct deposit to personal bank accounts
	<b>Scholarships</b>	State/Institutional: Undergraduate: 12+ regular on-campus credits = 100%      Under 12 credits = 0% Graduate: 9+ regular on-campus credits = 100%      Under 9 credits = 0% Outside: As specified by donor

These are the regular on-campus credit requirements, see page 17 for Continuing Education (CE) credit requirements

### What is full-time enrollment?

You are enrolled full-time at 12 credits as an undergraduate or 9 credits as a graduate/veterinary medical student. You are assessed full-time tuition when you are enrolled in 10 or more credits (undergraduate) and 9 or more credits (graduate/veterinary medical students). Audit and Test-Out credits 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.

### Will my financial aid be adjusted if I receive an F, U, 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 an F, U, or W grade in any class is subject to a review of eligibility and potential adjustment of 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, 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 may not be eligible to receive the College Opportunity Fund for courses added after course add/course drop.

### Is it possible to get a second Federal Pell Grant in one year?

If you are eligible for a Federal Pell Grant and accelerate the completion of your degree program by attending consecutive terms that include at least one summer term, you may be eligible to receive funds from a second Pell award in one award year. In order to be eligible for a payment from the second Pell award, you must be enrolled at least half-time (minimum of 6 credits as an undergraduate) and you must be enrolled in credits attributable to a second academic year. (Colorado State University defines an academic year as 24 credits for federal financial aid purposes.) Detailed information may be found on our website at sfs.colostate.edu, select "Applying for Financial Aid" and then "FAQ."

## Credit Requirements and CE Courses

	Type of Award	Required Regular On-Campus Credits and CE credits	
INSTITUTIONAL FUNDS	CSU Ram Grant	Minimum of 9 regular on-campus credits and any CE credit(s) Minimum of 6 regular on-campus credits and any CE credit(s)	= 100% of award = 50% of award
	CSU Commitment to Colorado	Minimum of 12 regular on-campus and any CE credit(s)	= 100% of award
	Institutional Scholarships	<b>Undergraduates:</b> Minimum of 12 regular on-campus credits and any CE credit(s) <b>Graduates:</b> Minimum of 9 regular on-campus credits and any CE credit(s)	= 100% of award = 100% of award
	Federal Pell Grant	<b>Undergraduates Only</b> Any combination of 12+ regular on-campus credits <b>or</b> CE credits Any combination of 9-11 regular on-campus credits <b>or</b> CE credits Any combination of 6-8 regular on-campus credits <b>or</b> CE credits	= 100% of award = 75% of award = 50% of award
FEDERAL FUNDS	Federal SEOG Grant	Any combination of 9 credits, with a minimum of 1 regular on-campus credit Any combination of 6 credits, with a minimum of 1 regular on-campus credit	= 100% of award = 50% of award
	Federal Direct PLUS Loan	<b>Undergraduates :</b> Any combination of 6 regular on-campus credits <b>or</b> CE credits <b>Graduates :</b> Any combination of 5 regular on-campus credits <b>or</b> CE credits	= 100% of award = 100% of award
	Federal Direct Subsidized/Unsubsidized Student Loans	<b>Undergraduates :</b> Any combination of 6 regular on-campus credits <b>or</b> CE credits <b>Graduates :</b> Any combination of 5 regular on-campus credits <b>or</b> CE credits	= 100% of award = 100% of award
	Federal Perkins Loan	Any combination of 9 credits, with a minimum of 1 regular on-campus credit Any combination of 6 credits, with a minimum of 1 regular on-campus credit	= 100% of award = 50% of award
	Colorado Student Grant	Any combination of 9 credits, with a minimum of 1 regular on-campus credit Any combination of 6 credits, with a minimum of 1 regular on-campus credit	= 100% of award = 50% of award
STATE FUNDS	CLEAP (see page 7)	Minimum of 9 regular on-campus credits and any CE credit(s)	= 100% of award
WORK	Work-Study (Federal and State)	Minimum of 6 regular on-campus credits and any CE credit(s)	= 100% of award

## Continuing Education (CE) Credit Impact on Financial Aid

To receive financial aid you must be admitted to the University in a degree-granting program

### Enrollment Information

- If you are taking both CE and regular on-campus credits, your financial aid budget will include actual tuition and fees.
- If you are enrolled in only correspondence, telecommunications, or online courses, the only costs that can be included in your financial aid budget are tuition, fees, books, supplies, and some living allowance costs.
- Your initial 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.
- Contract and certificate courses are not eligible for financial aid.

### Financial Aid Refunds

- The timing of refunds for financial aid recipients who are registered in both regular on-campus courses and Division of Continuing Education courses will vary and may take up to two weeks after the beginning of the semester depending on Division

of Continuing Education course(s). Your financial aid may be adjusted based on your enrollment. If you are planning to register for both regular on-campus courses and Division of Continuing Education courses and would like more information regarding the impact on your financial aid, please contact a Student Financial Services representative.

### Correspondence Courses

- If you are enrolled in only 6 or more credits of correspondence courses, you are considered to be enrolled half-time.
- 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 SFS 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.

***What is the difference between regular on-campus courses, and Continuing Education (CE), correspondence, and telecommunication courses?***

Regular on-campus courses are taught on campus. Continuing Education, correspondence, and telecommunication courses are delivered primarily through the use of the Internet, CD-ROM, DVD/VCD, videotape, video cassette, disc recording, 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 total 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.

### Payment Due Dates:

Fall 2011	September 12, 2011
Spring 2012	February 10, 2012

### University eBilling Statement:

- You will receive an e-mail notification when your University Billing Statement is available for viewing on RAMweb, select Billing Information and View Account.
- This eBilling notification will be sent to your preferred University e-mail account.
- Many students prefer to have the University eBilling Statement notification shared with their parents. To make this request, go to RAMweb, select Change My eBilling Information.
- The University Billing Statement will include tuition, fees, residence hall, health insurance charges, other charges, and any credits from your financial aid, the College Opportunity Fund (COF) and/or your payments.
- Current billing information is available on RAMweb, select Billing Information, and Account Analysis on View Account.

## 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 Ram Refund Direct Deposit on RAMweb. You will need to provide your personal bank account number and routing number. The default refund method is by refund check. Refund checks are mailed 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** and all of your financial aid documents should be submitted no later than:
  - Aug. 1 for fall semester
  - Dec. 15 for spring semester
- 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 a graduate student enrolled in less than 9 regular on-campus credits or an undergraduate student enrolled in less than 10 regular on-campus credits and want to confirm final registration to have your refund sent before the end of the course add/course drop period, contact a Student Financial Services representative.
- The timing of refunds for financial aid recipients who are **registered in both regular on-campus courses and Division of Continuing Education courses** may take two weeks after the beginning of the semester depending on Division of Continuing Education course(s). Your financial aid may be adjusted based on your enrollment. If you are planning to register for both regular on-campus courses and Division of Continuing Education courses and would like more information regarding the impact on your financial aid, please contact a Student Financial Services representative. See page 17 for more information on the impact of Continuing Education credits on financial aid.
- 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, and Account Analysis or View Account.

# Important Financial Aid Policies

## Satisfactory Academic Progress Policy for 2010-2011 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 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 suspension of financial aid eligibility.

**NOTE: Please go to [sfs.colostate.edu](http://sfs.colostate.edu) for the 2011-2012 policy after July 1, 2011.**

Type of Violation	Standard to Maintain	To Regain Financial Aid Eligibility																										
<p><b>Percentage Violation:</b> Student did not satisfactorily complete 75% of the credits attempted at Colorado State University.</p>	<p>Students must satisfactorily complete 75% of the credits attempted at Colorado State University. Satisfactorily completed credits include letter grades of A, B, C, D, S, or Test-Out credits. Satisfactorily completed credits <i>do not</i> include grades of F (failing), U (unsatisfactory), I (incomplete), W (withdrawal), or the initial grade received in the Repeat/Delete option. Transfer credits are not included.</p>	<ul style="list-style-type: none"> <li>Eligibility may be regained by enrolling and attending without financial aid, and completing sufficient coursework to meet the 75% satisfactory completion rate.</li> <li>If extenuating circumstances exist, an appeal may be submitted. A committee will review the appeal and their decision is final.</li> </ul>																										
<p><b>Credit Limit Violation:</b> Student exceeded the credit limit established for their program.</p>	<p>Credit limit includes all credits attempted at CSU and all transfer credits accepted by CSU. Students must <i>not</i> exceed the following credit limits (transfer credits are included for the first undergraduate degree):</p> <table> <tbody> <tr> <td><b>Undergraduate</b></td> <td><b>180 credits</b></td> </tr> <tr> <td>    Music Education</td> <td>185 credits</td> </tr> <tr> <td>    Second Bachelor</td> <td>48 credits</td> </tr> <tr> <td><b>Teacher Certification</b></td> <td><b>45 credits</b></td> </tr> <tr> <td><b>Masters</b></td> <td><b>45 credits</b></td> </tr> <tr> <td>    Atmospheric Science</td> <td>90 credits</td> </tr> <tr> <td>    Clinical Sciences</td> <td>94 credits</td> </tr> <tr> <td>    Fine Arts</td> <td>72 credits</td> </tr> <tr> <td>    Occupational Therapy</td> <td>124 credits</td> </tr> <tr> <td>    Social Work</td> <td>68 credits</td> </tr> <tr> <td>    HDFS</td> <td>68 credits</td> </tr> <tr> <td><b>Doctorate</b></td> <td><b>108 credits</b></td> </tr> <tr> <td><b>Doctor of Veterinary Medicine</b></td> <td><b>180 credits</b></td> </tr> </tbody> </table>	<b>Undergraduate</b>	<b>180 credits</b>	Music Education	185 credits	Second Bachelor	48 credits	<b>Teacher Certification</b>	<b>45 credits</b>	<b>Masters</b>	<b>45 credits</b>	Atmospheric Science	90 credits	Clinical Sciences	94 credits	Fine Arts	72 credits	Occupational Therapy	124 credits	Social Work	68 credits	HDFS	68 credits	<b>Doctorate</b>	<b>108 credits</b>	<b>Doctor of Veterinary Medicine</b>	<b>180 credits</b>	<ul style="list-style-type: none"> <li>If the student graduates and enters a new program, new credit limits apply and the class level violation will be automatically cleared.</li> <li>If extenuating circumstances exist, students may submit an appeal. A committee will review the appeal and their decision is final.</li> </ul>
<b>Undergraduate</b>	<b>180 credits</b>																											
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<b>Doctor of Veterinary Medicine</b>	<b>180 credits</b>																											
<p><b>Withdrawal Violation:</b> Student completely withdrew from CSU more than once.</p>	<p>Students must <i>not</i> completely withdraw from the University more than once.</p>	<ul style="list-style-type: none"> <li>If extenuating circumstances exist, students may submit an appeal. A committee will review the appeal and their decision is final.</li> </ul>																										

## University Scholastic Standards Policy

To be eligible for financial aid, students must comply with the University Scholastic Standards policy. More information is available on the Web at <http://www.casa.colostate.edu/Advising/ScholasticStandards.cfm>.

## 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 satisfactory academic progress standards and who have extenuating circumstances may submit an appeal. A committee will review the appeal and their decision is final.

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

Yes, financial aid regulations require that we monitor your academic record. If you do not successfully complete enough credits and/or exceed the credit limit for your degree, you may not be eligible for future financial aid.

### 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 SFS if you are interested in this option.

## Financial Aid Policy for Unofficial Withdrawals

Students who leave the University and do not formally withdraw will be assigned grades of “F” (failure) or “U” (unsatisfactory). Additionally, recipients of federal aid who never begin attendance or who unofficially withdraw from the University 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. 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.

## Withdrawal Policy

- To officially withdraw, regularly admitted undergraduate and graduate students must contact the Center for Advising and Student Achievement (CASA), at 121 TILT, (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 a portion of their financial aid may be canceled.
- Withdrawal does not 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, and this creates a credit balance on their University student account, these funds will be used to repay the financial aid programs as required. This will be determined by the amount of financial aid and the date of the student’s withdrawal.
- Withdrawal from the University will require return of financial aid:
  - 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.
  - If a student leaves the University and does not officially withdraw, they will be assigned grades of “F” (failure) or “U” (unsatisfactory). If a student receives all “F,” “U,” and/or “W” grades, federal aid will be 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.
- Students who withdraw more than once will be placed on financial aid suspension.

***I might have to 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, you will be required to verify the last date of attendance and 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.

## Important Tax Questions for Students

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

Colorado State contracts with an outside vendor who will send you a 1098-T form in January, which is a statement of qualified education expenses paid by you or your parents. Detailed 1098-T information can be found on RAMweb, select Billing Information. This information is also available at [www.ecsi.net/1098T](http://www.ecsi.net/1098T) each January. 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 lenders 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.

# Contacting Student Financial Services

<b>Office Hours</b>	<b>Academic Year:</b> 7:45 a.m.-4:45 p.m. weekdays (9:00 a.m.-4:45 p.m. Thursdays) <b>Summer:</b> 7:30 a.m.-4:30 p.m. weekdays (9:00 a.m.-4:30 p.m. Thursdays)			
<b>In Person</b>	Student Financial Services representatives are available in Centennial Hall to answer your questions No appointment is necessary			
<b>By Telephone</b>	Call (970) 491-6321 to speak with a Student Financial Services 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 <a href="http://ramweb.colostate.edu">ramweb.colostate.edu</a> (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 PIN is required)</li> <li>Complete loan entrance counseling</li> <li>Print a Perkins or Health Professions Loan Master Promissory Note</li> <li>Decline your PLUS Loan</li> <li>Download forms that may have been requested by Student Financial Services</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 with a March 1 deadline)</li> <li>Apply for summer financial aid in early 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)</li> <li>Register, change your registration, or view your registration holds</li> <li>Obtain enrollment verification to send to your lender or scholarship donor</li> </ul>			
<b>Website</b>	<p>Visit <a href="http://sfs.colostate.edu">sfs.colostate.edu</a> for information on the following:</p> <ul style="list-style-type: none"> <li>Updated costs</li> <li>How to apply for financial aid</li> <li>Types of financial aid available at Colorado State University</li> <li>Residency information</li> <li>How to pay your University student bill</li> <li>Download or complete forms that may have been requested by Student Financial Services</li> <li>Scholarship opportunities</li> <li>Employment opportunities</li> <li>Complete Parent PLUS Loan Award Notice</li> <li>Secure document upload</li> </ul>			
<b>Other Helpful Websites</b>	<a href="http://www.fafsa.gov">www.fafsa.gov</a> <a href="http://www.fsa.ed.gov">www.fsa.ed.gov</a> <a href="http://www.finaid.org">www.finaid.org</a> <a href="http://www.pin.ed.gov">www.pin.ed.gov</a>	<a href="https://cof.college-assist.org">https://cof.college-assist.org</a> <a href="http://eid.colostate.edu">eid.colostate.edu</a> <a href="http://www.direct.ed.gov">www.direct.ed.gov</a>	<a href="http://ramweb.colostate.edu">ramweb.colostate.edu</a> <a href="http://www.ecsi.net/1098T">www.ecsi.net/1098T</a> <a href="http://www.nsls.ed.gov">www.nsls.ed.gov</a>	<a href="http://sfs.colostate.edu/eplus">sfs.colostate.edu/eplus</a> <a href="http://www.loanconsolidation.ed.gov">www.loanconsolidation.ed.gov</a> <a href="http://www.studentloans.gov">www.studentloans.gov</a>

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.