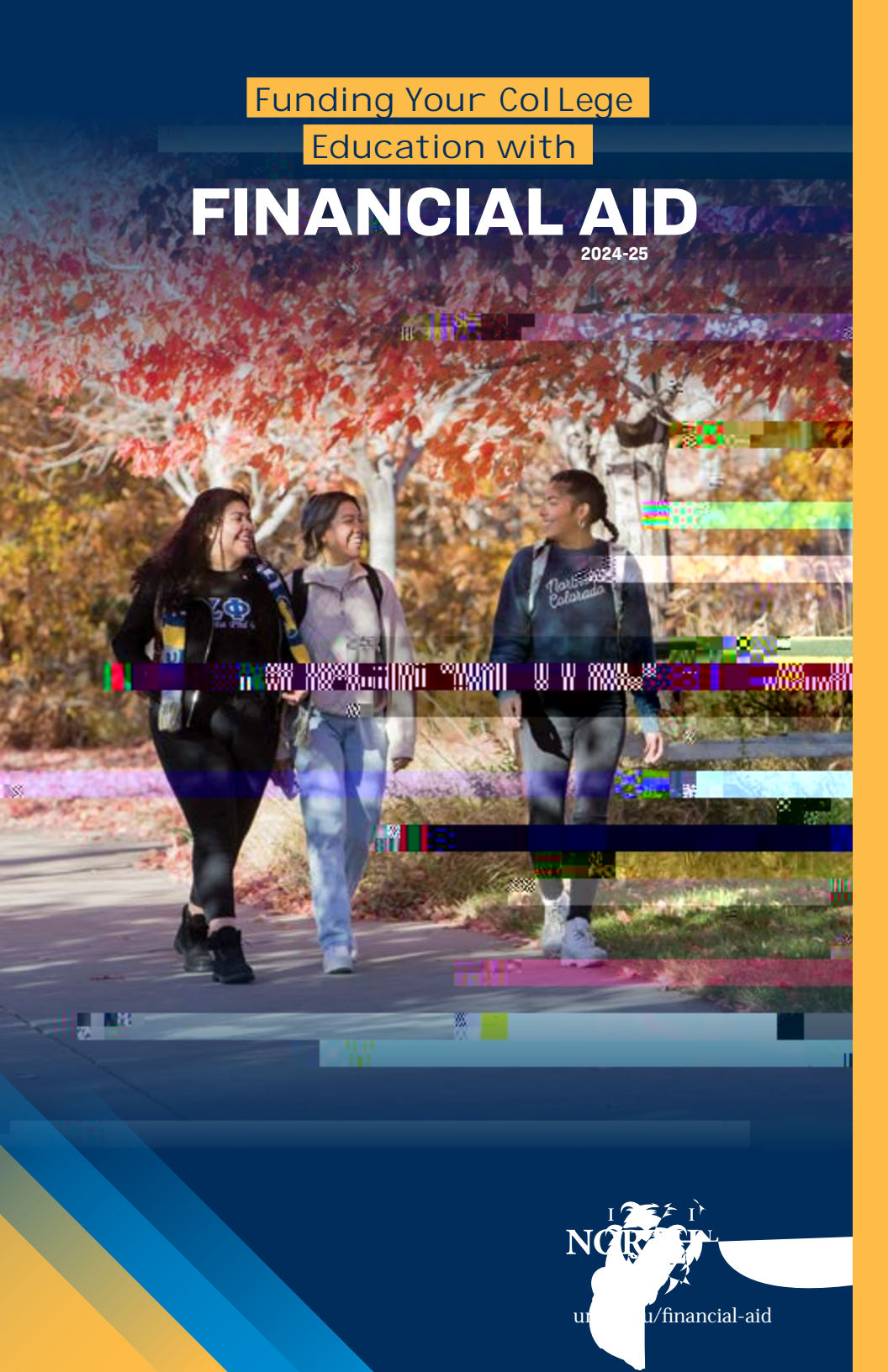


Funding Your College

Education with

FINANCIAL AID

2024-25



UNIVERSITY OF
NORTHERN
COLORADO

[unnc.edu/financial-aid](https://www.unnc.edu/financial-aid)

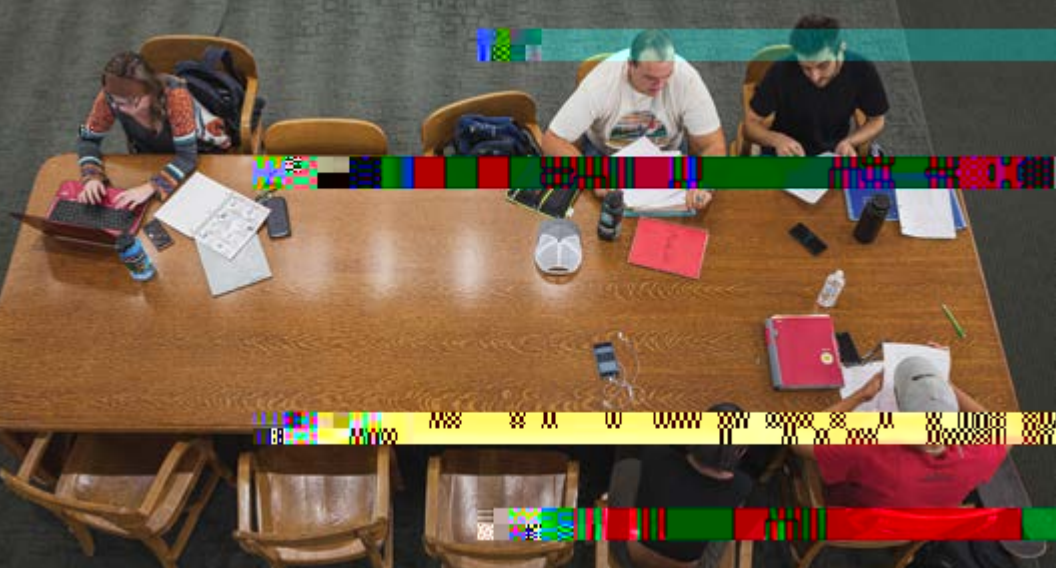


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We can help make your college dream a reality.

Understanding the financial aid process is an important step toward fulfilling your educational goals. This guide will explain the financial aid process, including eligibility, applications and the types of aid available. **Attention to deadlines is key to a successful financial aid application.** Funding is limited after the deadline, so timeliness can be a factor in your offer. Be sure to submit all required applications and follow-up information on or before the deadlines listed on page 13.

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The Office of Financial Aid has counselors available for walk-in appointments from 8 a.m. - 5 p.m., Monday through Friday, at Bear Central, on the second floor of UNC's Campus Commons. You can also reach us at 970-351-4862 or ofa@unco.edu.

unc.link/ofa-appointments-24

Note: Application procedures discussed in this publication are based on information available at the time of printing. Carefully review all correspondence, including email messages from the Office of Financial Aid. Correspondence will reflect changes that may have occurred in procedures or regulations.

ApPlying for Financial Aid

1 OBTAIN A FEDERAL STUDENT AID ID (FSA ID)

- The first step toward applying for financial aid is for you and your parents (where applicable) to obtain an “FSA ID” from **studentaid.gov**. This ID will help securely confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents.

2 START THE FAFSA APPLICATION

- Once you have your FSA ID, you're ready to start your 2024-25 Free Application for Federal Student Aid (FAFSA) application at **studentaid.gov** in December. You will need to consent, which will allow the IRS to populate your tax return data. If you haven't filed your 2022 tax return, contact our office at ofa@unco.edu or 970-351-4862.
- Adding UNC's school code, **001349**, ensures we receive your FAFSA results and can determine your financial aid eligibility.

3 SUBMIT THE FAFSA BY THE JUNE 1 DEADLINE

- You can complete the FAFSA after June 1, but funding may be limited. All students are encouraged to complete the FAFSA, and most institutional aid requires UNC to have a FAFSA on file.
- You'll receive a confirmation email from the U.S. Department of Education with your FAFSA Submission Summary (FSS). Make sure to verify all the information that you reported is correct. If you need to make corrections, you may do this online at **studentaid.gov**. Be sure to check your email spam folder for your FAFSA confirmation if you don't receive it within a week.



Fill out the FAFSA at **studentaid.gov**. Beware of scam sites. If a site asks you for your payment information, it's a scam site.

FAFSA VERIFICATION: Each year, the federal government uses an algorithm to decide which FAFSAs need to be verified, much like a tax audit. Sometimes this is because of a missing signature, a number that doesn't add up or a random selection. If your FAFSA is selected for verification, you'll need to submit additional documentation, and UNC will alert you via email. The Office of Financial Aid will work with you directly if you have any issues completing the verification process.

**COST OF
ATTENDANCE**

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NEED

GRANTS

You won't have to repay grants. Examples are the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Colorado Student Grant (funded by the Colorado General Assembly) and UNC 1889 Founders Grant. Some of the grants listed are restricted to Colorado residents.

WORK-STUDY

If you qualify for work-study, you'll be able to work on campus for university employers or off campus in certain community service positions. Work-study is available to Colorado residents and nonresidents. You'll be paid according to the number of hours you work, though you're not permitted to work during scheduled class times.

FEDERAL SUBSIDIZED LOANS

If you accept a federal subsidized loan, you'll be expected to repay funds — usually beginning six months after you graduate or leave school. As long as you're enrolled at least half-time, interest on the loan is paid by the government. If you leave school before you graduate, you'll be responsible for repaying the loan.

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to western states that allows tuition savings for western students.

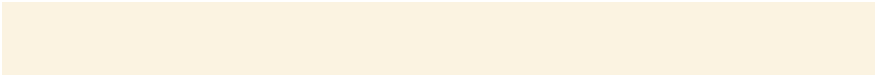
- 1** Your application for admission also serves as your application for WUE tuition.
- 2** To automatically receive the WUE tuition rates, you must be a permanent resident of one of the following states: Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington or Wyoming.
- 3** The WUE tuition rate applies to all terms (for part-time and full-time enrollment) — fall, interim, spring and summer. It isn't applied for programs and courses offered through the Office of Extended Campus, as Extended Campus has separate tuition rates.

Note: Students cannot qualify for in-state residency after attending UNC as a WUE student. One would need to decline WUE and pay nonresident tuition for one year before establishing in-state residency.

Undergraduate estimate for 2023-24 fall and spring semesters, based on current year actuals for a 30-credit academic year.* For more information, check unco.edu/costs.

	COLORADO RESIDENT*	WUE** RESIDENT	NONRESIDENT/ NON-WUE
TUITION (15 credits/semester)	\$8,784	\$15,756	\$23,196

FEES





Scholarships

To be considered for additional scholarships, submit the UNC Scholarship Application.

Your application for admission also serves as your application for a number of admission-based scholarships. To be considered for other scholarships once you've been admitted to UNC, submit the UNC Scholarship Application through your Ursa account at **ursa.unco.edu**.

The UNC Scholarship Application opens November 1 and the priority deadline is February 1 for most students. If you don't qualify for scholarships as a new student, keep trying as the criteria and number of scholarships change each year.

Note: For transfer students with scholarships, all college credits earned (including while in high school) are considered for scholarship eligibility.

Extended Campus students are not eligible for automatic admission-based scholarships.

For detailed information about all UNC Scholarships, visit **unc.link/ofa-scholarships**.

	COLORADO RESIDENT	WUE* RESIDENT	NONRESIDENT/ NON-WUE
TRUSTEE SCHOLARSHIP 3.5-4.0 GPA	\$3,000 per year (\$1,500 -) f)	\$3,500 per year (\$1,750 -) f)	\$7,000 per year (\$3,500 -) f)
PRESIDENTIAL SCHOLARSHIP 3.0-3.49 GPA	\$2,000 per year (\$1,000 -) f)	\$2,500 per year (\$1,250 -) f)	\$5,000 per year (\$2,500 -) f)
NORTHERN LIGHTS SCHOLARSHIP 2.75-2.99 GPA	\$1,000 per year (\$500 -) f)	\$1,500 per year (\$750 -) f)	\$3,000 per year (\$1,500 -) f)
PHI THETA KAPPA SCHOLARSHIP Member of Phi Theta Kappa	\$1,000 per year (\$500 -) f)	\$1,000 per year (\$500 -) f)	\$1,000 per year (\$500 -) f)

* Western Undergraduate Exchange (WUE) Program — WUE provides reduced tuition to students who are residents of one of the states participating in the WUE program (AK, AZ, CA, HI, ID, MT, NV, NM, ND, OR, SD, UT, WA, WY). Note: Students cannot qualify for in-state residency after attending UNC as a WUE student. One would need to decline WUE and pay nonresident tuition.

Other Scholarship Opportunities

Outside of UNC

You can also explore various funding resources outside UNC and the government.

Check this list of resources for more funding options. If you do receive outside scholarships or assistance, be sure to let the Office of Financial Aid know, because it may affect other aid received.

FIRST-GENERATION STUDENTS

Approximately 42 percent of UNC students are the first in their family to attend college. As a first-generation student, you'll find a culture of caring and inclusive, supportive faculty and staff. Search UNC's scholarships for ones that are given to first-generation students.

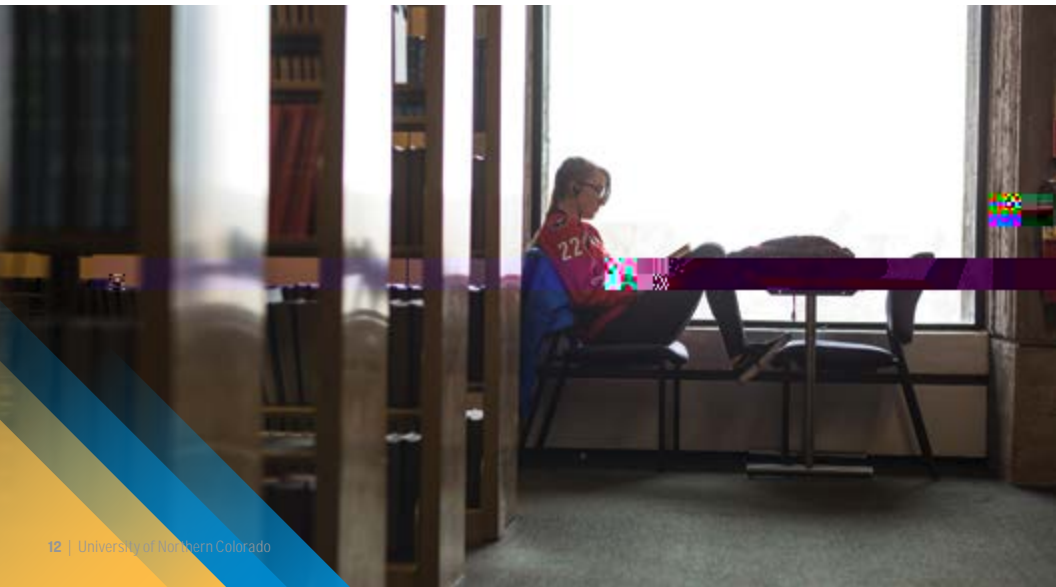
unco.academicworks.com/opportunities

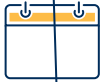
RECOMMENDED SCHOLARSHIP MATCHING SITES

With the following websites, find scholarships that are right for you:

- **fastweb.com**
- **scholarships.com**
- **brightfuturesco.com**
- **unco.academicworks.com/opportunities**

Tip: **NEVER** pay for an outside, private scholarship service or give your credit card or social security number to a private company.





SHOULD I WAIT UNTIL I'M ADMITTED TO UNC TO APPLY FOR AID?

No. Submit your financial aid application (FAFSA) as soon as possible once available in December. Once you're admitted, the Office of Financial Aid will match your financial aid application to your admission application on file.

WHAT IF MY AID OFFER DOESN'T MEET MY NEED OR I DON'T QUALIFY FOR NEED-BASED AID?

Contact the Office of Financial Aid about non-need-based loans, such as Federal Direct PLUS, the Federal Direct Unsubsidized Stafford Loan and alternative (private) loans. Other possibilities for funding include non-need-based scholarships and employment and UNC's monthly payment plan called Bear Pay.

WILL THE COLLEGE OPPORTUNITY FUND STIPEND SHOW AS PART OF MY AID OFFER?

No. The College Opportunity Fund was established by the Colorado Legislature for Colorado resident undergraduate students. It's not considered financial aid and doesn't appear as part of your aid offer. You must register for the stipend online at **cof.college-assist.org**. If you don't apply for the stipend, you'll pay a higher tuition amount.

IF I HAVE TO WORK WHILE ATTENDING COLLEGE, WILL MY GRADES SUFFER?

Studies have shown that students who work on campus up to 20 hours per week do better academically and are more responsible with time management.

AID OFFER

The total amount of any grants, loans, work-study and scholarships offered.

ENTRANCE COUNSELING

Needs to be completed for federal loans for first-time borrowers to ensure you understand your obligations.

FSA ID

Federal Student Aid ID is your electronic passport to federal student aid online. Your FSA ID serves as your electronic signature and can be used to access your financial aid records.

FULL-TIME

For financial aid purposes, defined as undergraduates who are registered for at least 12 credits during a semester. **UNC recommends 15 credits per semester to graduate in four years.**

GRANT

Need-based financial aid that doesn't need to be paid back.

LOAN

Money you borrow and repay with interest.

MASTER PROMISSORY NOTE

Legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. Needs to be completed for federal

