

Tuition, Fees and Financial Aid

At CU Denver, we have a longstanding belief that finances should never stand in the way of motivated, talented individuals who want to better themselves and make a positive impact on the world around them. Through a tradition providing strong financial assistance and aid programs, we enforce this belief every day.

Tuition and Fees

Bursar: Evan Icolari

Office: North Classroom, 1001

Telephone: 303-556-2710

E-mail: bursar@ucdenver.edu

Website: www.ucdenver.edu/student-services/resources/CostsAndFinancing/billing/bill/Pages/default.aspx

Student Service Center: North Classroom, 1003

Manager: Debra Blanton

Telephone: 303-556-3959

All tuition and fee rates are established by the Board of Regents, the governing body of the University of Colorado, in accordance with legislation enacted annually by the Colorado General Assembly. The regents set tuition rates and fees at a budget retreat in June for the coming fall, spring and summer terms, but reserve the right to change rates at any time. Rates for the current year are available online to assist prospective students in anticipating costs. Please refer to the Web site at:

www.ucdenver.edu/student-services/resources/CostsAndFinancing/billing/bill/Pages/default.aspx in July for new rates.

Registration Advance Payment

All students will be required to pay a nonrefundable \$200 registration advance payment each term prior to registering. Students may register for a term once that term's registration advance payment is made. This advance payment will be applied to that term's tuition and fees cost.

A waiver of the term's registration advance payment will be allowed if the student has applied for financial aid and has met other financial aid eligibility criteria for that term. If the student pays the registration advance payment and later applies for and receives full tuition and fees from financial aid, the excess paid will be refunded to the student.

For more information, please visit:

www.ucdenver.edu/student-services/resources/CostsAndFinancing/billing/bill/Pages/default.aspx.

Drop Charge

Beginning the second Tuesday of the fall and spring terms until census date (the sixth day of summer term), a \$100 drop transaction charge will be assessed each time a student drops a course. This includes student initiated drops done in order to change sections within a course.

Section changes done for an administrative purpose through the deans' offices will be exempted from drop charges. If a student withdraws (therefore dropping all classes), a drop charge will be assessed for each course.

For more information, please visit:

www.ucdenver.edu/student-services/resources/CostsAndFinancing/billing/bill/Pages/default.aspx.

Special tuition rates are available for nondegree graduate students taking undergraduate courses only. Contact the Office of the Registrar at 303-315-2600 to request this special tuition rate.

Payment of Tuition and Fees

All tuition and fees (except the application fee) are due on the day indicated on your billing statement. Students may choose the payment plan that is available on the Denver Campus. Specific information on the deferred payment plan is included on the [Web site](#), published before each semester.

Students who register for courses are liable for payment of tuition and fees if they withdraw from school after census date. Refund policies for students who withdraw from the university both before and after census date are included in the [academic calendar](#). A student with financial obligations to the university will not be permitted to register for any subsequent term, to graduate, to be issued transcripts or to be listed among those receiving a degree or special certificate. The only exception to this regulation involves loans and other types of indebtedness that are due after graduation. Personal checks are accepted for any university obligation. Any student who pays with a check that is not acceptable to the bank will be assessed an additional service charge. Students may also pay tuition and fees by credit card at the Student Service Center, or through the [UCDAccess portal](#) by credit card or an electronic withdrawal directly from a checking or savings account.

Students who register in a nondegree status, and who later apply and are admitted to a degree status for that term, are responsible for the difference in tuition between the nondegree program and their applicable degree program and will be billed accordingly.

Undergraduate tuition for resident students is based on the total number of completed semester hours. The rate increases once a student has completed 60 hours.

Direct Deposit

Direct deposit is the standard method of issuing student account refunds to CU Denver students with credit balances. Students are strongly encouraged to sign up for direct deposit well in advance of any anticipated student account refunds, and may do so online via the "Finances" section of the [UCDAccess portal](#).

Students who do not sign up for direct deposit will receive a paper refund check through the mail. Refunds will only be issued via direct deposit or through the mail. **Students are not allowed to pick up their refund check from the Bursar's office.**

Tuition Appeals

Students are responsible for abiding by the published deadlines. Tuition is not refundable when students drop or withdraw from courses after the published deadlines. If circumstances beyond the student's control have made the late drop or withdraw necessary, the student may file a tuition appeal.

Instructions and forms for submitting a tuition appeal are available on the registrar's website, www.ucdenver.edu/student-services/resources/registrar/, or in the Office of the Registrar in the CU Building Annex. Completed tuition appeals packets must be submitted to the tuition appeals coordinator in the registrar's office within three months following the end of the term being appealed.

Past Due Tuition and Fees

Past due student accounts are referred to the Office of Student Debt Management (SDM) for collection. If accounts are not paid in full, a 20 percent internal collection cost will be assessed on the unpaid balance. This is in addition to the 1.75 percent service charge per month that all past due accounts are subject to. If your account is referred to a third-party agency, you must pay any collection costs and attorney fees allowed by the Uniform Consumer Credit Code.

College Opportunity Fund (Vouchers)

An act of the Colorado state legislature in May 2004 established a new way for the state to provide state tax dollar support for higher education at the undergraduate level. The state is no longer appropriating monies to institutions for undergraduate education, but is providing direct funding to undergraduate students through the College Opportunity Fund (COF). This program is also known as "vouchers" or "stipends." If an undergraduate in-state student applies for and authorizes use of the voucher, COF vouchers will be applied to the student's university bill. For details, see www.CollegeinColorado.org.

Residency Classification for Tuition Purposes

Tuition classification is governed by Colorado statutes that apply to all state-funded institutions in Colorado. Institutions are bound by the provisions of this statute and are not free to make exceptions to the rules set forth.

Students are initially classified as in-state or out-of-state for tuition purposes at the time of application. The classification is based upon information furnished by the student and from other relevant sources. After the student's status is determined, it remains unchanged in the absence of satisfactory evidence to the contrary.

Once a student is classified as a nonresident for tuition purposes, the student must petition for a change in classification. Petitions must be submitted **NO LATER THAN THE FIRST OFFICIAL DAY OF CLASSES** of the term for which the student wishes to be classified as a resident. It is preferred that petitions be received 30 days prior to the beginning of the term. Late petitions will not be considered until the next semester. Specific information may be obtained from the [Office of Admissions](#).

The final decision regarding tuition status rests with the university. Questions regarding residence (tuition) status should be referred only to the tuition classification officer. Opinions of other persons are not official or binding upon the university. Additional information is available in the brochure *Classification of Students for Tuition Purposes*, which may be obtained from the admissions office.

Basic Requirements

The statute provides that an in-state student is one who has been a legal domiciliary of Colorado for one year or more immediately preceding the beginning of the term for which the in-state classification is being sought. Persons over 23 years of age or who are emancipated establish their own legal domicile. Those who are under 23 years of age and unemancipated assume the domicile of their parent or court-appointed legal guardian. An unemancipated minor's parent must, therefore, have a legal domicile in Colorado for one year or more before the minor may be classified as an in-state student for tuition purposes.

Establishing Domicile

Domicile is established when one has a permanent place of habitation in Colorado and the intention of making Colorado one's true, fixed and permanent home and place of habitation. The tuition statute places the burden of establishing a Colorado domicile on the person seeking to establish the domicile. The question of intent is one of documentable fact and needs to be shown by substantial connections with the state sufficient to evidence such intent. Legal domicile in Colorado for tuition purposes begins the day after connections with Colorado are made sufficient to evidence one's intent. The most common ties with the state are (1) change of driver's license to Colorado, (2) change of automobile registration to Colorado, (3) Colorado voter registration, (4) permanent employment in Colorado and most important, (5) payment of state income taxes as a resident by one whose income is sufficient to be taxed. Caution: payment or filing of back taxes in no way serves to establish legal domicile retroactive to the time filed. In order to qualify for in-state tuition for a given term, the 12-month waiting period (which begins when the legal domicile is established) must be over by the first day of classes for the term in question. If one's 12-month waiting period expires during the semester, in-state tuition cannot be granted until the next semester.

Resident Tuition for Active Duty Military Personnel

The Colorado legislature approved resident tuition for active duty military personnel on permanent duty assignment in Colorado and for their dependents. **ELIGIBLE STUDENTS MUST BE CERTIFIED EACH TERM.** Students obtain a completed verification form from the base education officer and submit the form with their military ID to the admissions office after they have registered but before the end of the drop/add period. At the time the verification form is certified in the admissions office, the student's bill will be adjusted to reflect the resident tuition rate. Students who have been certified remain classified as nonresidents for tuition purposes and must petition to change their status once they establish permanent ties to Colorado.

Financial Aid

Director of Financial Aid: James Broscheit

Office: North Classroom, 1030

Telephone: 303-556-2886

E-mail: financialaid@ucdenver.edu

Website: www.ucdenver.edu/student-services/resources/CostsAndFinancing/Pages/CostsFinancing.aspx

The financial aid office delivers more than \$185 million in financial aid awards to qualified students at the Denver Campus each year. Students will be considered for a package of need-based grant, work-study (part-time employment), and/or student loan funds. Awards are contingent upon fund availability.

Eligibility

Each student must qualify for financial aid as follows:

1. Be a U.S. citizen or be admitted to the United States by the INS on a permanent basis.
2. Be classified as a degree-seeking student by the Denver Campus Office of Admissions (Teacher certification students are eligible to apply for financial aid and are considered undergraduate students according to federal guidelines).
3. Be enrolled for a minimum number of credits as specified on the financial aid award letter.
4. Meet the minimum requirements of Financial Aid Academic Standards.
5. Apply for financial aid by submitting all of the required documentation. The Free Application for Federal Student Aid (FAFSA) is required for all programs.
6. Not be in default on any student loan or owe a refund on any educational grant.
7. Male applicants must be registered with the Selective Service.

Applying

Each aid applicant must complete the FAFSA application and other required materials for submission to the financial aid office. Complete information must be available to the office before eligibility can be determined.

Limited Funds—The majority of general financial aid funds are awarded on a **first-come, first-served** basis to eligible students who document significant financial need and who submit a **valid** FAFSA application to the Financial Aid Office. The FAFSA is available at www.fafsa.gov. Financial aid is awarded to needy students until all of the funds are committed for the year. Application for financial aid must be made each year; application materials are available soon after January 1 of each year.

It is the student's responsibility to be sure application materials are complete and submitted. Student's must check their "TO DO LIST" on the student portal to confirm completion and to accept/decline awards. Please contact the financial aid office for applicable forms and complete details. You may also obtain this information online at www.ucdenver.edu/student-services/resources/CostsAndFinancing/Pages/CostsFinancing.aspx. All financial aid policies

and procedures are subject to change due to revisions in federal and state laws, regulations, guidelines and applicable institution policies.

Qualifying

Financial Need

Most financial aid awards are based on the concept of financial need. Financial need is calculated as cost of attendance (tuition, fees, books, living expenses) minus family contribution (student/spouse contribution and parents' contribution for dependent students).

The cost of attendance is the estimated total cost to attend CU Denver, including tuition and fees, room, board, books and supplies, transportation and personal expenses. The financial aid office determines standard budgets based upon average tuition and fees charged and other budget items established by the Colorado Department of Higher Education (CDHE). Current cost-of-attendance figures are available on our website at www.ucdenver.edu/student-services/resources/CostsAndFinancing/Pages/CostsFinancing.aspx.

The contributions from the student/spouse and from the parents are calculated by a standardized formula that is required by federal law. The formula considers income, savings and other assets, family size, number of children in postsecondary school and other factors.

Financial Aid is intended to supplement and not replace financial contributions from the student and parents. If the student/spouse contribution plus the parents' contribution is equal to or greater than the cost of attendance, then the student will not qualify for need-based financial aid. Students may appeal for special consideration if they are experiencing unusual circumstances.

Determining Dependency Status

The federal government provides specific guidelines that define dependency status for financial aid purposes. Dependency status is determined by a series of questions on the FAFSA that can be reviewed at www.fafsa.gov. Students classified as *dependent* are required to provide student **and** parent household and financial information when applying for financial aid. If a student is classified *independent*, then the student's parental information is not considered when the calculation of family contribution is made. Current law defines an *independent student* as one who meets at least one of the following conditions:

1. Age 24 or older (born before January 1, 1989)
2. Graduate student
3. Married student (at the time of filing the FAFSA)
4. Student with legal dependents other than a spouse
5. Student has children who receive more than half their support
6. Veteran of the U.S. armed forces or currently on active duty
7. At age 13 or older was an orphan, ward of the court or in foster care
8. Student is an emancipated minor or in a legal guardianship in their state of legal residence

9. On or after July 1, 2012, was a unaccompanied homeless youth or considered an unaccompanied, self-supporting youth at risk of becoming homeless

A dependency status may be appealed to the financial aid office if unusual circumstances exist. Contact the Financial Aid Office for appeal guidelines.

Course Loads

Most undergraduate financial aid programs require at least 12 credits per semester, and graduate programs require at least 5 credits per semester. Federal Stafford Loan recipients must carry at least a half-time credit load (6 semester hours for undergraduates per semester and 3 semester hours for graduates per semester). Higher or lower minimums may be required for individual awards (check your award letter for the exact number of credits required).

Notice for Graduate Students: The financial aid definition of half-time enrollment may differ from the academic definition of half-time enrollment. See a financial aid advisor for more information.

Satisfactory Academic Progress (SAP)

Students must make satisfactory academic progress (SAP) as defined by the Department of Education to continue to be eligible for financial aid. For more information, students should review the Financial Aid Academic Standards policy, available on our [website](#) or in the financial aid office.

Appeals

Students may appeal all suspension decisions by submitting a SAP Appeal to the financial aid office in person, by mail or by fax. Appeals are reviewed in order received and timing is based on volume of appeals. Notifications of the decision is generally mailed to the student. The decision of the appeals committee is final.

Refunds and Repayments

To comply with Federal financial aid laws and regulations, CU Denver is required to review and determine if financial aid can be kept for all students who withdraw, never begin classes, receive all F's. The federal government has defined that the recipient has only earned a portion of their financial aid, and the earned aid is directly proportional to the percentage of time the student attended classes. Aid that is unearned must be returned to the federal financial aid programs. This may result in a balance due the institution. Unearned aid includes both the amount allocated to tuition and fees and the amount allocated to the student for other educational expenses. For a complete description of these requirements, request a copy of the financial aid repayment policy from the Financial Aid Office.

Reapply Each Year

Financial aid awards are not automatically renewed each year. Students must reapply each year. Application materials for the next academic year are available soon after January 1.

Awards

Students are informed by e-mail notification of their financial aid eligibility after all application materials have been received in the financial aid office. If awarded, an e-mail notice is sent to the student advising them to review their award on the student portal. This information will include the types and amounts of aid awarded and the minimum number of semester hours required each term.

Grants, Loans and Work-Study

The following aid programs are funded by the federal government:

1. *Federal Pell Grant*—Eligibility for the Federal Pell Grant is determined before any other aid is awarded. Awards are defined by a strict need-based formula provided by the federal government, and award amounts vary depending on the amount of financial need and enrollment status. Only undergraduate students seeking a first time bachelor's degree are eligible.
2. *Federal Teach Grant*—This Teach Grant program is available to specific students who intend to teach in a public or private service school that serves students from low-income families. Students can be considered for up to \$4000 per academic year, if eligible. More information can be found on the [Financial Aid Office website](#).
3. *Federal Direct Stafford Loan (2 types)*—The **subsidized** Federal Direct Stafford Loan program requires that students show financial need in order to qualify. Interest on the subsidized loan is paid for the student by the federal government as long as the student remains enrolled at least half-time and for a six-month grace period after graduation or dropping below half-time enrollment. *Effective July 1, 2012, only undergraduate students are eligible for Subsidized Loans.* The **unsubsidized** Federal Direct Stafford Loan program **does not** require the student to document financial need, but a valid FAFSA application is required. Eligibility is calculated as the cost of attendance minus other financial aid awarded. *Interest is not paid by the federal government for the unsubsidized program, and the student may elect to pay the interest now or to allow the interest to be added to the total principal loan amount.*
4. *Federal Direct PLUS Loan*—Graduate students and parents of *dependent students* are eligible to borrow under the Federal Direct PLUS program. The PLUS program is unsubsidized, and interest payments become the responsibility of the borrower at the time of disbursement.
5. *Federal Supplemental Educational Opportunity Grant (SEOG)*—This is a need-based grant program for students who have not yet obtained a bachelor's degree. Students must be eligible for a Federal Pell Grant to be considered for SEOG. This funding is very limited.
6. *Federal Perkins Loan*—This is a need-based loan program, with an fixed interest rate currently at 5 percent. No repayment of interest or principal is due until nine months after the student ceases to be enrolled at least half-time or graduates.
7. *Federal College Work-Study*—Work-study is a need-based program that allows students to work on a part-time basis (on campus, off campus or at nonprofit agencies) to help meet their educational costs.

The state of Colorado funds the following programs:

1. *Colorado Student Grant*—A need-based grant for resident undergraduate students.
2. *Colorado Graduate Grant*—A need-based grant for resident graduate students.
3. *Colorado Work-Study*—A program similar to the College Work-Study program but limited to resident undergraduate students. Limited amounts of Colorado Work-Study funds are available to students regardless of financial need. In addition, there are some grant programs funded by the institution.
4. *Colorado Teach Grant Program*—This scholarship to students in a approved teacher preparation program who excel in high-need content areas and who demonstrates an interest or commitment to teaching as a career.

DRUG CONVICTIONS AND FINANCIAL AID ELIGIBILITY

A student who has been convicted of any offense under any federal or state law involving the possession or sale of a controlled substance shall not be eligible to receive any grant, loan or work assistance if the conviction occurred during a period of enrollment for which the student was receiving aid.

If convicted of an offense involving:

The possession of a controlled substance: Ineligibility period is:

First offense 1 year (from date of conviction)
Second offense 2 years (from date of conviction)
Third offense Indefinite

The sale of a controlled substance: Ineligibility period is:

First offense 2 years (from date of conviction)
Second offense Indefinite

Scholarships

For a complete listing of the many scholarships offered at the Denver Campus, go to www.ucdenver.edu/student-services/resources/Scholarships/. In addition, many Internet search programs are available to help students identify scholarships for which they may be eligible. One of the largest is www.FastWeb.com. You may also research www.finaid.org.

Other Sources

There are several other sources of funds for students. Employment opportunities are listed in the Student Employment Office and the Career Center. Graduate students should inquire about additional types of financial aid through their academic departments. American Indian students should request information about Bureau of Indian Affairs and tribal scholarships from their tribe.

Short-Term Loans

Short-term loans are available to enrolled students to cover unexpected financial needs. Loans are generally limited to \$500 and are due within 30 days. There is a \$10 per loan administrative charge. Restrictions may apply. Please see the Financial Aid Office for details.

Find it Here

Not sure of the difference between the registrar and the bursar? Here's a quick guide to finding what you need.

Admissions

CU-Denver Building Annex, 200
303-556-2704

www.ucdenver.edu/admissions

Application: pick up, drop off, application fee payment, admission status

Residency forms

Information about establishing domicile for tuition classification

General transfer credit information

Information about CU Denver

Scholarship guides

Talk to an admission counselor

Bursar

North Classroom, 1001
303-556-2710

www.ucdenver.edu/student-services/resources/CostsAndFinancing/billing/bill/Pages/default.aspx

Application fees payments by credit card

Audit Registration Card

College Opportunity Fund (vouchers)

Departmental deposit transactions

Payment of tuition and fees

Refunds

Student account reconciliation

Student Service Center—one-stop processing for bursar, financial aid, registration and admission functions

Third-party billing

Financial Aid

North Classroom, 1030
303-556-2886

www.ucdenver.edu/student-services/resources/CostsAndFinancing/Pages/CostsFinancing.aspx

Free Application for Federal Student Aid (FAFSA) www.fafsa.gov

Grant, work-study and student loan information

Short term loans

How to apply for financial aid

Registrar

CU-Denver Building Annex, 100

303-315-2600

www.ucdenver.edu/student-services/resources/registrar/

Class registration

Course descriptions

Diplomas

Enrollment verification

Grades and GPA

Schedule adjustment (drop/add) forms

Schedule Planner (online course schedule)

SMART (online registration system)

Transcripts

Tuition appeals

Student Debt Management

North Classroom, 1005

303-556-8365

www.ucdenver.edu/student-services/resources/CostsAndFinancing/billing/SDM/Pages/SDM.aspx

Past-due tuition collection

Student loan processing