

FUNDING YOUR COLLEGE EDUCATION WITH FINANCIAL AID

2019-20



UNIVERSITY OF
**NORTHERN
COLORADO**

unco.edu/financial-aid



LET'S GET STARTED

Together we can help you make your dream of a college education a reality.

Understanding the financial aid process is an important step toward fulfilling your educational goals. This guide will answer many of your questions about the financial aid process, including eligibility, applications and the types of aid available. UNC offers financial assistance through a variety of loans, grants, work-study and scholarships, and here you'll find information to help you apply. Attention to deadlines is one key to applying successfully for financial aid. Financial aid may be available for students who've demonstrated eligibility for assistance when they apply on time by the March 1 deadline. Funding is limited after that deadline, so timeliness can be a factor in your award. Be sure to submit all required applications and any required follow-up information on or before the deadlines established by the Office of Financial Aid.

The Office of Financial Aid has walk-in counselors available 8 a.m. to 5 p.m., Monday through Friday, in Carter Hall Room 1005, or you can contact us at 970-351-2502 or ofa@unco.edu.

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

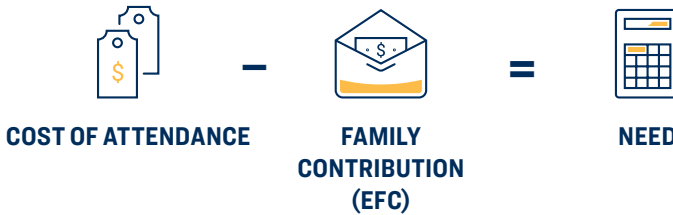
HOW ELIGIBILITY IS DETERMINED

To establish your eligibility, the U.S. Department of Education first needs to determine the resources available to you.

RESOURCES INCLUDE:

- Expected Family Contribution, as determined by the FAFSA
- Personal savings
- Summer and school year earnings
- Outside scholarships
- Fellowships

The Office of Financial Aid determines your budget (cost of attendance) by adding together your estimated expenses for the nine-month academic year. Resources are subtracted from your expected cost or your “budget.” The difference is your financial need. To put it simply:



For students receiving need-based financial aid, all awards including scholarships must fit within the need amount. Eligibility is determined each academic year based on the information you submit in the Free Application for Federal Student Aid (FAFSA) at fafsa.gov.

All students are encouraged to complete the FAFSA, which determines whether you qualify for some types of non-need-based aid, institutional aid, including various loan options.

EXPECTED FAMILY CONTRIBUTION

To determine your Expected Family Contribution (EFC), the government looks at both parent (where applicable) and student resources. Income and asset information provided on the FAFSA determines the EFC. Factors include:

- Number of family members attending college
- Completed 2017 income and taxes paid
- Number of working parents
- Assets (excluding the value of the home you live in currently)
- Age of older parent (for estimating retirement needs)
- Child support paid or received and any other untaxed income

APPLYING FOR FINANCIAL AID

1 OBTAIN A FEDERAL STUDENT AID ID (FSA ID)

- You and your parents need to first obtain a FSA ID from fsaid.ed.gov. Once you receive the FSA ID, you may complete the FAFSA at fafsa.gov starting October 1. Your FSA ID is used to confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents.

2 SUBMIT THE FAFSA BY THE MARCH 1 DEADLINE

- **Use the IRS Data Retrieval Tool** on the FAFSA to capture your completed 2017 tax data to file the 2018-19 FAFSA accurately. The IRS Data Retrieval tool allows you to import your income information directly from your IRS tax return. If you have not yet filed a 2017 tax return, contact our Office of Financial Aid at ofa@unco.edu or 970-351-2502.
- **Add UNC's school code, 001349**, in order for us to receive the results and determine your financial aid eligibility. You can complete a FAFSA after March 1, but funding may be limited.
- **You will receive a confirmation email from the U.S. Department of Education** with your electronic Student Aid Report. Make sure to verify that all of the information that you reported is correct. If you need to make corrections, you may do this online at fafsa.gov. Be sure to check your email spam folder for your FAFSA confirmation if you did not receive it within a week.

The Office of Financial Aid will review your application information to see if further documentation is needed, so it's important to keep your address, email address and phone number current on Ursa. Regularly check your BearMail and Ursa accounts for updates.

NET PRICE CALCULATOR

UNC's true cost calculator will give you an estimate of costs and let you know if you might qualify for grants and loans. go.unco.edu/price-calculator



3

ACTIVATE YOUR URSA ACCOUNT

- Once you're admitted to UNC, activate your account on Ursa, UNC's communication portal, by using the onscreen prompts at ursa.unco.edu.
- You can also activate and check your BearMail for important notices. If you need assistance creating an Ursa account, contact our Technical Support Center at 1-800-545-2331 or email help@unco.edu. Please note that your Ursa account is how the Office of Financial Aid will officially communicate with you on all your information requests.
- Frequently check your BearMail and Ursa account for additional requirements.

FAFSA VERIFICATION

Each year, the federal government comes up with an algorithm to decide which FAFSAs need to be audited, much like a tax audit. Sometimes this is because of a missing signature, a number that doesn't add up or a random selection. You will need to submit an additional document. If your FAFSA is selected for verification, UNC will alert you via your BearMail, and the Office of Financial Aid (970-351-2502) will work with you directly if you have any issues completing the verification process.

Note: Ursa information can only be shared with students and not with family members because of the Family Educational Rights and Privacy Act (FERPA). More information about FERPA is available on the UNC Registrar's website at unco.edu/regrec/ferpa.



INTERPRETING YOUR FINANCIAL AID AWARD

After reviewing your financial aid application, the Office of Financial Aid will send you an estimated and then official award offer through Ursa.

The offer will detail the amounts and types of financial aid for which you are eligible. Offers are based upon full-time attendance (12 credits) at UNC as an undergraduate or part-time (5 credits) for graduate students. Some aid is available for part-time undergrads. Graduates may ask for a review for additional aid, if full-time.

The Office of Financial Aid begins sending estimated online notification of award availability late December if you have submitted all required documents before then. Official award notices will be sent beginning in March and will include instructions for accepting your award. All financial aid applicants may receive the following types of financial aid:



GRANTS AND SCHOLARSHIPS

(scholarships may require a separate application)



WORK-STUDY

(part-time employment)



STUDENT LOANS

(government subsidized and unsubsidized)

When you receive your official notice of a financial aid award via BearMail in the beginning of March, log in to Ursa to accept your award within 20 days.

Before March, awards are considered estimates. In March, the Office of Financial Aid will follow up with an official award offer.



Applying for scholarships has been a huge help because it allowed us, for the first time in our lives, to have a stable home and get closer to finishing our education.

-Cassandra Toca '18 and Sandra Toca '18

Over 75% of University of Northern Colorado students receive some type of financial assistance.



#MaybeYoureOneOfUs

TYPES OF FINANCIAL AID

NEED-BASED AID

Need-based aid includes the following:

- **GRANTS** do not have to be repaid. Examples are the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), funded by the Colorado General Assembly-Colorado Student Grant, 1889 Founder Grant and UNC Need-Based Grant. Some of the grants listed are restricted to Colorado residents.
- **WORK-STUDY** offers part-time employment to students who work on campus for university employers or off campus in certain community service positions. Work-study is available to residents and non-residents. Many work-study and student hourly jobs are posted on our website at unco.edu/financial-aid, click on Handshake. Students are paid according to the number of hours worked. Call the Office of Student Employment at 970-351-2628 for more information.
- **FEDERAL SUBSIDIZED LOANS** are funds that must be repaid at a future date, usually beginning six months after you graduate or leave school. Interest is paid by the government while the student is enrolled at least half-time.

NON-NEED-BASED AID

Non-need-based aid consists of the following:

- **NO-NEED WORK-STUDY** has different eligibility requirements. To apply you must complete the FAFSA and not qualify for need-based financial assistance. This award is only for Colorado resident undergraduate students. First priority is given to students who meet the March 1 deadline for the FAFSA and who also received funding from this program the previous year.
- **HOURLY EMPLOYMENT** offers part-time positions on campus for students to work within various university offices. This is a good alternative for students who want to work but are not awarded work-study.
- **LOANS** must be repaid. They may be available for up to the cost of attendance minus other aid and are offered to qualified parents and/or students. An example is the Federal Direct Parent PLUS loan, available to parents of dependent students. The Federal Direct Unsubsidized Stafford Loan is available up to annual maximums. Students may choose the option to pay the interest on the loan while in school or have the interest deferred until repayment. Deferring the interest will result in higher repayment amounts.

The UNC Scholarship Application opens in November. We encourage all students to complete the easy to use application every year. Apply through your Ursa account and click on the “Financial” tab to start the application.

- **SCHOLARSHIPS** can be based on merit, talent or other donor criteria. Scholarships are semester based and cannot be doubled up in one semester. The UNC Scholarship Application is a simple way for students to apply for scholarships. The Scholarship Application is available to admitted students through Ursa. A list of scholarships is available at unco.edu/financial-aid. The scholarship application deadline is February 1 for the upcoming academic year (fall/spring) for most undergraduate scholarships, and June 1 for transfer scholarships.
- **UNC Scholarship Application**
Your application for admission also serves as your application for a number of admission-based scholarships. In addition, you may submit the UNC Scholarship Application to be considered for other scholarships, which you can apply through your Ursa account at unco.edu. The UNC Scholarship Application opens in November and the deadline is February 1. If you don't qualify for scholarships as a new student, keep trying as the criteria and number of scholarships change each year.

COLLEGE OPPORTUNITY FUND STIPEND

If you are a Colorado resident, make it a top priority to apply for the College Opportunity Fund (COF) stipend. The fund was established by the Colorado legislature to reduce the cost of tuition for Colorado resident undergraduate students. Register for the stipend online at collegeincolorado.org. You will also need to authorize your COF stipend to be used at UNC on the Financial tab of Ursa. If you do not apply for the stipend, then you will pay a higher tuition rate. Check your student bill in late August to see the stipend.

Hourly jobs and work-study are posted on Handshake to create an account to search for jobs. Once you've decided you will be attending UNC, create a Handshake account to search for jobs. unco.joinhandshake.com

Note: For transfer scholarship purposes, only transferable credit hours earned after high school graduation will be considered for scholarship eligibility purposes.

WESTERN UNDERGRADUATE EXCHANGE PROGRAM (WUE)

WUE provides an automatic reduced tuition rate to students who are residents of one of the following states participating in the WUE program.

To participate in the WUE program, 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.

The WUE tuition rate will remain effective as long as you are an undergraduate student working on your first bachelor's degree, remain in good academic standing and continue to be enrolled at UNC. The WUE tuition rate will apply to all terms: fall, interim, spring, and summer, and part-time as well as full-time enrollment. It is not effective for programs and courses offered through the Office of Extended Studies as they have separate tuition rates.



Apply for WUE at gobears.unco.edu Your application for admission also serves as your application for WUE.

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

ESTIMATED COST TO ATTEND UNC

2018-19 undergraduate fall and spring semesters, 30-credit academic year*
For more information, go to unco.edu/costs.

*Taking 15 credits per semester (30 per year) allows students to graduate in 4 years.



COLORADO RESIDENT

WUE¹ RESIDENT

NONRESIDENT/ NON-WUE

	COLORADO RESIDENT	WUE ¹ RESIDENT	NONRESIDENT/ NON-WUE
TUITION (15 credits/semester)	\$10,146 COF ² =\$7,596	\$14,436	\$19,464
FEES	\$2,322	\$2,322	\$2,322
HOUSING AND MEALS³ (Tier 2 housing, 19 meals/week)	\$11,204	\$11,204	\$11,204
BOOKS AND SUPPLIES	\$1,350	\$1,350	\$1,350
TRANSPORTATION AND OTHER EDUCATIONAL COSTS	\$3,554	\$3,554	\$3,554
ESTIMATED COST OF ATTENDANCE	\$28,576 COF ² =\$26,026	\$32,866	\$37,894

SCHOLARSHIPS

To be considered for other scholarships, submit the UNC Scholarship Application. For detailed information about all UNC Scholarships, visit unco.edu/financial-aid.

	 COLORADO	 WUE ¹	 NON-RESIDENT/ NON-WUE
FRESHMAN ADMISSION-BASED SCHOLARSHIPS	COLORADO RESIDENT	WUE¹ RESIDENT	NON-RESIDENT/ NON-WUE
PROVOST SCHOLARSHIP Minimum 3.4 GPA and either 24 ACT or 1160 SAT	\$10,000 (\$2,500 per year)	\$8,000 (\$2,000 per year)	\$20,000 (\$5,000 per year)
PRESIDENTIAL SCHOLARSHIP Minimum 3.6 GPA and either 27 ACT or 1280 SAT	\$12,000 (\$3,000 per year)	\$12,000 (\$3,000 per year)	\$28,000 (\$7,000 per year)
TRUSTEE SCHOLARSHIP Minimum 3.8 GPA and either 29 ACT or 1350 SAT	\$24,000 (\$6,000 per year)	\$16,000 (\$4,000 per year)	\$36,000 (\$9,000 per year)
TRANSFER ADMISSION-BASED SCHOLARSHIPS	COLORADO RESIDENT	WUE¹ RESIDENT	NON-RESIDENT/ NON-WUE
PHI THETA KAPPA SCHOLARSHIP Member of Phi Theta Kappa	\$1,000 per year	\$1,000 per year	\$1,000 per year
PRESIDENTIAL SCHOLARSHIP 3.0 GPA	\$1,000 per year	\$2,500 per year	\$6,000 per year
TRUSTEE SCHOLARSHIP 3.5 GPA	\$2,000 per year	\$3,500 per year	\$8,000 per year

¹Western 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 non-resident tuition for one year before establishing in-state residency.

²Based on 15 credit hours per semester and after the College Opportunity Fund (COF) is applied to the student's bill. To be eligible for COF rates, Colorado resident students should apply at CollegeInColorado.org.

³Based on UNC 19 Meals Per Week plan and Tier 2 housing plan.



OTHER SCHOLARSHIP OPPORTUNITIES OUTSIDE OF UNC

There are various scholarship resources outside of UNC and the government that students and families should consider to help fund college.

Here's a list of resources to help students and families pay for college. Report outside scholarships or assistance to the Office of Financial Aid by contacting the office.

COLLEGE IN COLORADO

College in Colorado has a very comprehensive website that keeps you from having to visit multiple sites. You will need to create an account. If you attend school in Colorado, it is likely that you already have an active account. Also, it is not just limited to Colorado high school students. They also provide a free financial education program developed to help high school students and families understand college financing and the role that higher education can play in their financial futures. There is a rewards program offered in order to earn points to register for scholarship drawings and more!
cicmoney101.org

FIRST GENERATION STUDENTS

Out of UNC's nearly 12,000-plus students, approximately 34 percent 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. Check out Imfirst.org to learn more about support and resources for first generation students.

RECOMMENDED SCHOLARSHIP MATCHING SITES

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

- chegg.com
- fastweb.com
- findtuition.com
- scholarships.com
- questbridge.org
- weldcountybrightfutures.com
- greeleygov.com/government/ceo/gtown-promise

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

IMPORTANT FINANCIAL AID DATES

OCTOBER 1

- FAFSA Application available at fafsa.gov.
- Use UNC school code 001349.
- Apply for a FSA ID at FSAID.ed.gov.

OCTOBER 28

- College Goal Sunday
Sunday, October 8, 2018
3-5 p.m.
Riverside Library &
Cultural Center
3700 Golden St. Evans, CO

NOVEMBER 1

- UNC Scholarship Application is available through your Ursa account at ursa.unco.edu
- Around this time, estimated award letters are sent for incoming, first-year students. (Before March, awards are considered estimates. In March, the Office of Financial Aid will follow up with an official award offer.)

FEBRUARY 1

- UNC Scholarship Application deadline for first-year freshmen and continuing undergraduate students.



Starting April 2019 our office will be located in the Campus Commons building.

MARCH 1

- FAFSA deadline.
- Make sure your FAFSA application processed correctly and was sent to UNC.
- Check your Ursa account and BearMail on a regular basis for updates.
- Official financial aid award notices begin sending

APRIL

- Official UNC award letters continued to be sent out.

JUNE 1

- UNC Scholarship Application deadline for transfer, graduate and international students.

JUNE 15

- Accept or decline your award through your Ursa account.
- Contact the Office of Financial Aid with any questions you may have.

MID-TO-LATE AUGUST

- Your Financial Aid Award will be applied to your student bill.

OFFICE OF FINANCIAL AID

Carter Hall 1005, Greeley, CO 80639

Tel: 970-351-2502

Fax: 970-351-2099

Office hours: 8 am-5 pm

Monday-Friday

unco.edu/financial-aid



DECIPHERING FINANCIAL AID LINGO

AWARD LETTER — The total amount of all grants, loans, and scholarships offered.

ENTRANCE COUNSELING — Needs to be completed for Federal loans for first-time borrowers for ensuring understanding of 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 — Undergraduates: Being registered for at least 12 credits during a semester. Graduate students: Being registered for at least 9 credits during a semester.

GRANT — Need-based financial aid that does not need to be paid back.

LOAN — Money lent to be repaid 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 loans if a first-time borrower.

PART-TIME — Undergraduates: Being registered for 6 to 11 credits during a semester. Graduate students: Being registered for 5 to 8 credits during a semester.

SCHOLARSHIP — Money awarded to help pay for education, usually for students who meet specific requirements. This money does not need to be repaid.

URSA — UNC's online point of access to secure information and tools, used by students to manage their registration, view their grades, view and pay their student bills, receive notifications and messages about their financial aid, complete student forms and more.

VERIFICATION — Verification is a standard federal process where universities are required to confirm that the data reported on the FAFSA form is accurate. If you are randomly selected for verification, you will need to provide extra documentation to complete your FAFSA before June 1, or you won't be able to get financial aid.

The University of Northern Colorado is an equal opportunity/affirmative action institution that does not discriminate on the basis of race, color, national origin, sex, age, disability, creed, religion, sexual preference or veteran status. For more information or issues of equity or fairness or claims of discrimination contact the UNC AA/ EEO/ Title IX Officer at UNC Human Resource Services, Carter Hall 2002, Greeley, CO 80639 or call 970-351-2718.

FREQUENTLY ASKED QUESTIONS

Should I wait until I'm admitted to UNC before I apply for aid?

No. Submit your financial aid application (FAFSA) as soon after October 1 as possible. Once you're admitted, the financial aid office will match your financial aid application to your admission application on file.

What if my award does not 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 additional 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 award?

No. The College Opportunity Fund was established by the Colorado legislature for Colorado resident undergraduate students. It is not considered financial aid and does not appear as part of your award offer. You must register for the stipend online at collegeincolorado.org. If you do not apply for the stipend, then you will pay a higher tuition amount.

If I have to work while attending college, will my grades suffer?

Surprisingly, studies have shown that students who work on campus up to 20 hours per week do better

academically and are more responsible with budgeting their time.

Will the financial aid offered at one school transfer to another school?

Financial aid does not transfer from school to school. If you are planning to transfer between schools during an academic year, you should contact the financial aid office at each school.

Do I have to complete a FAFSA every year?

Yes, each year we must reevaluate your eligibility for financial assistance.

Is there any aid available if I decide to attend summer school?

Financial aid for the Summer Session is limited but is possible under certain conditions. Contact the Office of Financial Aid or visit unco.edu/financial-aid website for updates.

Am I expected to save money from my summer job?

You are expected to contribute toward your educational expenses, but your expected contribution will vary based upon your income.

Note: Individuals willfully providing false or misleading information to secure funds under Title IV federal aid programs will be subject to a \$20,000 fine, a prison sentence, or both under the U.S. Criminal Code. The provision of false or misleading information to secure funds under the Colorado student aid programs, or any misuse of funds received, may result in criminal prosecution pursuant to Colorado Criminal Code sections 18-1-101.








UNIVERSITY OF
NORTHERN COLORADO

Office of Financial Aid
Campus Box 33
501 20th Street
Greeley, CO 80639-0055

NONPROFIT ORGANIZATION
U.S. POSTAGE PAID
PERMIT NO. 21
EVANS, COLORADO

#UNCBEARS

-  facebook.com/UNCundergradAdmissions
-  [@UNCundergrad](https://twitter.com/UNCundergrad)
-  unco.edu/inside-unc
-  [unc_colorado](https://instagram.com/unc_colorado)
-  [unc_colorado](https://snapchat.com/unc_colorado)



I only got to where I am today thanks to the amazing people who have helped me in my journey. My goal in life is to be able to give back in any way I possibly can.

-Rachael Carrillo '20



\$150.1 million total financial aid awarded

#MaybeYoureOneOfUs