

FREE APPLICATION for FEDERAL STUDENT AID (FAFSA)

**DO NOT MAIL THE FAFSA or APPLY ONLINE UNTIL
JANUARY 1, 2009 for 2009-10**

Information for Filing the 2009-10 Free Application for Federal Student Aid

If you filed a FAFSA online in the past, use your PIN number to access your electronic FAFSA for 2009-10 at www.fafsa.ed.gov. Use the worksheet to prepare your information before going online. If you have never filed an electronic FAFSA go to www.pin.ed.gov first to obtain your PIN and then file electronically. Parents of dependent students must also get their own PIN to complete an electronic FAFSA. UNC's preferential filing date is **March 1**. In order to have full consideration for all aid offered by UNC, your FAFSA must be at the processor by March 1.

Applications received after March 1 will receive a lower priority and awards will be subject to the availability of funds.

Types of Financial Aid

The FAFSA is your application for the following programs as a full-time student if you apply and meet the March 1 filing date:

UNDERGRADUATE

- Federal Pell Grant
- Colorado Grants*
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Academic Competitiveness Grant (ACG)
- National SMART Grant
- Colorado Work Study*
- Colorado No-Need Work Study*
- Federal Perkins Loan
- Federal Work Study
- Federal Stafford Loan
- Federal Unsubsidized Stafford Loan
- Federal PLUS Loan

Two grant programs, ACG and the National SMART Grant require specific criteria to be awarded. A list of the criteria is available on our website at www.unco.edu/ofa.

GRADUATE

- Colorado Graduate Grant*
- Federal Perkins Loan
- Federal Work Study
- Federal Stafford Loan
- Federal Unsubsidized Stafford Loan
- Grad PLUS (not automatically awarded)

*Available to Colorado residents only

Most aid programs require full-time enrollment (12 hrs. for undergraduates; 9 hrs. for graduates). Limited funding may be available for students with highest need and on-time filing status who indicate they will be attending less than full-time.

If you do not meet the March 1 deadline you will be considered for the following:

UNDERGRADUATE

- Federal Pell Grant
- Federal ACG/SMART if qualified
- Federal Stafford Loan
- Federal Unsubsidized Stafford Loan
- Federal PLUS Loan

GRADUATE

- Federal Stafford Loan
- Federal Unsubsidized Stafford Loan

College Opportunity Fund

All Colorado resident undergraduates need to apply for the state stipend at www.CollegeInColorado.org if you have not already done so.

Applying for Scholarships

Apply online through Ursa. Click on the Financial tab and look for the UNC Universal Scholarship Application link. The priority deadline is February 1.

Aid Eligibility

To be considered for financial aid you must:

- be a U.S. citizen or eligible non-citizen
- be accepted into a degree-granting

program

- be maintaining satisfactory academic progress
- be enrolled at least half-time
- not be in default or owe repayment of aid under Title IV Federal Aid Programs

It is first the responsibility of the student, then his/her family (parents/spouse) to finance educational costs. Federal aid is available to supplement the family contribution. Using the information you and your family provide on the FAFSA, the Expected Family Contribution (EFC) is calculated by a federally approved need analysis formula. Awards are based on demonstrated eligibility or financial need. Need is defined as the difference between educational costs and the EFC. See our web site for a breakdown of costs. UNC may request additional information to process your application.

Due to limited federal and state funding, financial aid may not meet your full eligibility or costs. You may need to consider employment, personal resources, or alternative loans to bridge the gap. Students are expected to work in the summer to assist in meeting educational expenses.

Family Members Attending UNC

Each family member planning to enroll at UNC for the 2009-2010 academic year and applying for aid must complete and submit a separate FAFSA.

Federal Tax Returns

You must provide information from your 2008 Federal Income Tax Return on the FAFSA. If you have not yet filed your 2008 return you may use estimated figures. Please update your information once you file your tax return.

Keep a copy of your 2008 Federal Income Tax Return for your records. As a result of previous reviews, most Pell Grant recipients will be required to submit a signed copy of the 2008 Federal

Tax Return, all W2s and verification of family size and number in college to the Office of Financial Aid. Other students may also be selected for verification under a project with the U.S. Department of Education called the Quality Assurance Program. **Do not mail tax returns with the FAFSA.**

Marital Status

Indicate your marital status at the time the application is completed. **Do not indicate “married” if you have plans to marry in the future.** If you or your parents report a marital status as separated or divorced, you may be required to provide additional documentation.

Providing Parent Information on the FAFSA

Parent information is required on the FAFSA unless you can legitimately answer yes to one of the questions in Section 2 of the worksheet. If you do not meet any of the criteria you must provide parent information. If you feel you should be classified as independent due to special family circumstances, you

should contact a UNC financial aid counselor before completing your application. You will be required to provide documentation as proof of your independent status. Parent unwillingness to help pay for your college expenses or student’s self-supporting status do not qualify as special circumstances.

Satisfactory Academic Progress

To receive federal and state financial aid including PLUS loans, you must be making Satisfactory Academic Progress according to policies established by the Office of Financial Aid as mandated by federal regulations. Satisfactory Academic Progress is determined by looking at your cumulative UNC GPA and credit hours completed. Refer to the “Standards of Satisfactory Academic Progress” available in the Office of Financial Aid or at www.unco.edu/ofa.

Summer 2009 Financial Aid

Determination of financial aid for summer 2009 is based on information from the **2008-09 FAFSA**. In addition, students requesting summer aid must complete the summer 2009 application found

at www.unco.edu/ofa at the beginning of March.

Information Access

Information regarding the status of your financial aid application along with general information is available through Ursa.

How to Reach Us

Counselors are available on a walk-in basis in Carter Hall, Room 1005.

Office Hours: 8 to 5, Monday-Friday
Office Phone: (970) 351-2502
Fax: (970) 351-2099
Website: www.unco.edu/ofa
Email: ofa@unco.edu

Helpful Suggestions for Completing the 2009-2010 FAFSA

Be sure to read all instructions when completing the FAFSA. FAFSA errors cause financial aid delays. The FAFSA should be filed online, but if you need to file a paper FAFSA, please complete it neatly and accurately. Listed below are suggestions for avoiding common errors made by students and parents when completing the FAFSA.

DO make sure you are completing the correct application (2009-10 = Fall 2009, Spring 2010 and Summer 2010). If completing the paper application be sure it is the correct year.

DO use black ink when completing the paper FAFSA.

DO double check your social security number for accuracy.

DO answer question #23 regarding drug-related offenses.

DO pay attention to the correct line numbers on the tax return for taxes paid.

DO enter all amounts in dollars only. Do not enter cents. Use a zero if the question does not apply to you. Do not leave a field blank.

DO include stepparent’s information. If your custodial parent has remarried, your stepparent’s income and asset information must be included.

DO include income from Box 12a through 12d on the W2 as untaxed income. Include codes D, E, F, G, H and S.

DO list at least one school to receive the information. UNC’s school code is 001349. The address is Carter Hall, Greeley, CO 80639.

DO make sure all items in each area you are instructed to complete have been answered.

DO keep the worksheet or the instruction booklet, a copy of your application and a copy of your 2008 Federal Tax Return (including all schedules and W2s).

DO NOT include any tax forms or extra materials when you mail your FAFSA. Mail only the completed application.

Within four weeks after you submit the FAFSA you will receive a paper or electronic Student Aid Report (SAR) from the Dept of Education. Carefully review all items on this report to be certain the information is correct. UNC receives the SAR information electronically. Additional information may be required by UNC to complete your application. If so, this information is to be provided to UNC, not the processor. When this additional information is received, the request for financial aid will be processed. For general information on federal aid programs, call the Federal Student Aid Information Center at 1-800-4-FED-AID.