Office of Financial Aid

Financial Aid Overview for Advising

UNIVERSITY OF
NORTHERN COLORADO

HOW TO APPLY

WHAT IS THE FAFSA APPLICATION?

APPLICATION FOR STUDENTS TO APPLY FOR FEDERAL GRANTS, WORK-STUDY, AND LOANS

ONE APPLICATION THAT GETS SENT TO COLLEGES/UNIVERSITIES OF CHOICE

HOW TO APPLY

WHAT IS THE CASFA APPLICATION?

COLORADO
Department of
Higher Education

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Colorado Application for State Financial Aid

CASFA
COLORADO APPLICATION FOR
STATE FINANCIAL AID

STATE OF COLORADO APPLICATION FOR STUDENTS TO APPLY FOR STATE GRANTS AND WORK-STUDY

ELIGIBLE TO APPLY: COLORADO ASSET STUDENTS

Attended a Colorado high school for one year immediately before graduation and has been physically present in Colorado for 12 consecutive months prior to enrolling in an institution

HOW TO APPLY
FAFSA & CASFA ON THE WEB

STUDENTS SHOULD ONLY COMPLETE ONE APPLICATION

WHERE:
STUDENTAID.GOV
HIGHERED.COLORADO.GOV/CASFA

WHEN:
OCTOBER 1 THE YEAR BEFORE
SUBJECT TO CHANGE FOR 2024-25

HOW:
CREATE AN FSA ID OR ACCOUNT
(FOR STUDENT AND PARENT FOR FAFSA)

PRIORITY DEADLINE:
MARCH 1

FAFSA/CASFA RENEWAL

The FAFSA or CASFA needs to be renewed every year!

2021 INCOME INFORMATION FOR 2023-24

How to apply

OVER 700 DIFFERENT SCHOLARSHIPS AVAILABLE

Opens: November 1

Priority Deadline:

February 1 for incoming freshmen and continuing students

June 1 for transfer and graduate students

Accepted students can access the UNC Scholarship Application through their URSA Account

If selected, students must complete a **Gratitude Survey** in order to receive the Scholarship funds

UNC | Office of Financial Aid

COST OF ATTENDANCE

And how it impacts financial aid

COLORADO RESIDENT TUITION $8,750*	WUE TUITION $15,956**	NON-RESIDENT/NON-WUE TUITION $22,140
STUDENT FEES $2,582		
ESTIMATED MEAL PLAN EXAMPLE $5,998		
ESTIMATED ROOM EXAMPLE $6,872		
BOOKS AND SUPPLIES $1,200		
PERSONAL, TRANSPORTATION, MISC. $3,392		
COLORADO RESIDENT TOTAL $28,794*	WUE TOTAL $34,978**	NON-RESIDENT/NON-WUE TOTAL $42,184

*Tuition for CO Residents is after the College Opportunity Fund (COF) is applied

**Western Undergraduate Exchange (WUE) Program - Reduced tuition rates for residents of AK, AZ, CA, HI, ID, MT, NV, NM, ND, OR, SD, UT, WA, WY

Can affect student's continued eligibility for grants, work-study, loans

This is normally seen when a student gets additional scholarships throughout the semester/academic year

UNC

FINANCIAL AID ELIGIBILITY

Enrollment REQUIREMENTS

	Pell Grant (UG Only)	All Other Grants	Direct Loans	Scholarships	Work-Study
Full-Time UG: 12+ credits GR: 9+ credits	Yes	Yes	Yes	Yes	Yes
Half-Time UG: 6-11 credits GR: 5-8 credits	**Yes-Prorated	No	Yes	Donor's Discretion	No
< Half-Time UG: <6 credits GR: <5 credits	**Yes-Prorated	No	No	No	No

** Students above certain EFCs may not be eligible for Pell under 12 credit hours

UNC

FINANCIAL AID ELIGIBILITY

Enrollment REQUIREMENTS

All courses must be required for degree program/graduation to count toward enrollment for financial aid purposes

Students can have minors added to their **graduation requirements** for additional coursework to be considered for financial aid enrollment*

Must be done prior to Major degree requirements being met

FINANCIAL AID ELIGIBILITY
PROGRAMS & COURSEWORK

WHAT'S NOT ELIGIBLE FOR FINANCIAL AID:

- Standalone certificate, endorsement, or licensure programs (except for teacher licensure)

- Non-degree status (seeking/exploring status for second BAs)

- A minor added *after* degree requirements are fulfilled

- Prerequisite or remedial courses

- Courses taken outside of classification, e.g. graduate student taking undergraduate courses*
  Unless approved in University catalog

MAINTAINING AID

WHAT ADVERSELY AFFECTS FINANCIAL AID ELIGIBILITY?

1. Missing deadlines

2. Failure to submit required documentation and/or requirements

3. Student non-attendance, withdrawals, and dropped module courses

4. Academic decisions: ie. taking unnecessary coursework resulting in reaching loan and grant limits

5. Academic performance

UNC

MAINTAINING AID
SATISFACTORY ACADEMIC PROGRESS (SAP)

WHAT IS IT?

Students must be meeting SAP to continue receiving financial aid funding

1 Maintain a minimum 2.0 **cumulative** GPA for UG & 3.0 GPA for GR

2 Complete 67% of attempted overall credits

3 Achieve degree prior to reaching 150% of the credit hours required to complete program

4 Cannot be academically suspended from the University

5 In one semester, cannot drop below 1.0 GPA (2.0 for GR) or have 0% completion

SAP STANDINGS:

☐ **WARNING** semester if below 2.0 GPA for UG or 3.0 for GR and/or 67% completion rate

☐ **INELIGIBLE** if requirements are not met for two consecutive terms

☐ **INELIGIBLE MAX** if student exceeds 150% of the credits hours required for program

☐ **INELIGIBLE** if UG cumulative GPA drops below a 1.0 in a single term (2.0 for GR) or there is 0% completion

Students can submit an appeal to the financial aid office to have their eligibility reconsidered

SAP APPEAL
SATISFACTORY ACADEMIC PROGRESS (SAP)

PROCESS FOR STUDENTS:

- [ ] Upon grades posting, SAP runs and students receive an INELIGIBLE requirement on their URSA

- [ ] Access SAP Appeal through URSA by selecting INELIGIBLE requirement

- [ ] Complete Personal Statement
  Should outline what occurred specifically during semester causing SAP issue, what has changed, and what will be done for improvement (what is their plan)*

- [ ] Provide supporting documentation for what occurred

  *Can't complete multiple appeals for same circumstance

Spring 2023 SAP Appeal Deadline:

April 8, 2022

SAP APPEAL
SATISFACTORY ACADEMIC PROGRESS (SAP)

ADVISOR ROLE:

Assist with supporting documentation (as appropriate)

- ☐ Academic Plan signed by advisor outlining remaining courses needed in the student's program
  *only needed for maximum hours appeals

- ☐ Proof of routine check-in with advisor (as possibly outlined in improvement plan)

UNIVERSITY OF
NORTHERN COLORADO

Office of Financial Aid
MAXIMUM HOURS APPEAL

Name _____ Bear # _____
What semester(s) are you requesting reinstatement? _____

The maximum hour's violation is the result of attempting at least 150% of the credit hours required for degree completion.

Your academic advisor must complete and sign this section.

Undergraduate Program

Indicate the number of credit hours remaining in:
_____ First major
_____ Second Major (if applicable)
_____ Second Bachelor's Degree

Projected Graduation Date *(Term/Year)*: _____ / _____

Comments (Please provide comments on what has contributed to extended time in degree completion):

REQUIREMENTS
FINANCIAL AID REQUIREMENTS

Financial Aid will not disburse if there are incomplete requirements!

COMMON REQUIREMENTS

☐ Terms & Conditions

☐ Verification

☐ Loan Requirements

☐ Scholarship Gratification Surveys (Foundation Scholarships)

Checking for Financial Aid Requirements

Ursa > Financial Tab > View Unsatisfied Requirements for the 2022-23 Academic Year

Financial

Billing and Financial Aid

$ Financial Aid

- Eligibility Requirements
- View unsatisfied requirements for the 2022-23 academic year ⬅
- Holds
- Academic Progress
- View/Accept Award Offer ⬅
- Aid Year Summary
- Work Study Summary
- FAFSA Federal Student Aid Web Site
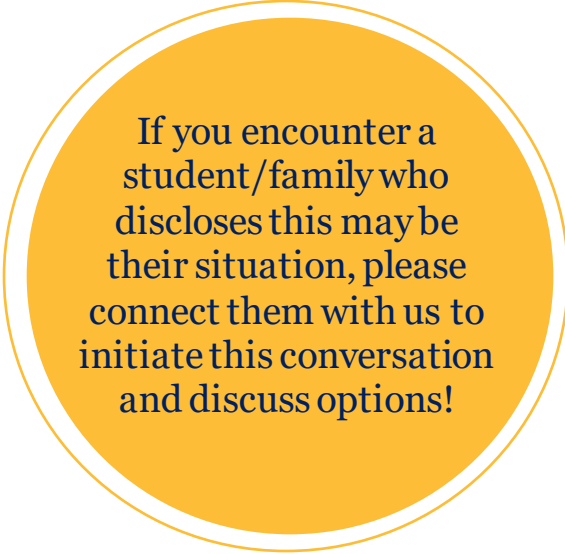- UNC Scholarship Application

SPECIAL CIRCUMSTANCES
PROFESSIONAL JUDGEMENT

FAFSA (and CASFA) utilize income information for families from 2 years back to determine **Financial Need** through establishment of an **EFC (Expected Family Contribution)**

The **EFC** is then utilized to determine the eligibility for need-based aid

Students & families who may have suffered significant income loss in more recent years may be eligible to have their more current income taken into consideration

If you encounter a student/family who discloses this may be their situation, please connect them with us to initiate this conversation and discuss options!
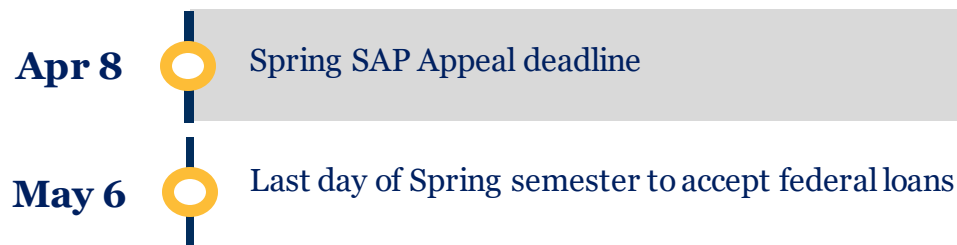
IMPORTANT DATES
FINANCIAL AID TIMELINE

GENERAL IMPORTANT DATES

Oct. 1st — First day students can complete a FAFSA/CASFA

Nov. 1st — UNC Scholarship Application available for admitted students

Feb. 1st — UNC Scholarship Application priority deadline for UG

March 1st — FAFSA/CASFA priority deadline for UNC

June 1st — UNC Scholarship Application priority deadline for GR and Transfer students

SPRING 2023 DATES

Apr 8 — Spring SAP Appeal deadline

May 6 — Last day of Spring semester to accept federal loans

QUESTIONS?
We're Happy to Help!

Office of Financial Aid

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Office Hours: 8AM-5PM, Monday-Friday

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