

PLAN, PREPARE *and Succeed*

YOUR 2026-27 GUIDE TO FINANCIAL AID AND RESOURCES



UNIVERSITY OF
**NORTHERN
COLORADO**

unco.edu/financial-aid



OFFICE OF FINANCIAL AID

Campus Commons, 1051 22nd St, Greeley, CO, 80639

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ofa@unco.edu

**Make an appointment and
meet with an advisor today!**

Office hours: 8 a.m. - 5 p.m., Monday - Friday

Virtual Appointment: unc.link/ofa-appointments



#UNCBEARS

 University of Northern Colorado

 unco.edu/inside-unc

 [unc_colorado](https://www.instagram.com/unc_colorado)



To read this booklet in Spanish, scan the QR code.
Para leer este folleto en español, escanee el código QR.

YOUR COLLEGE FUTURE

Choosing to attend the University of Northern Colorado is not only a good decision, it's an experience that is rewarding and affordable.

UNC's Office of Financial Aid is here to support you every step of the way, from applying for financial aid to understanding and managing your college costs. This guide will help you plan for success and make the most of the resources available to you. **Remember, knowledge is power: know before you owe!**

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Did you know? The UNC Tuition Promise covers the base cost of tuition plus standard fees, up to 16 credits, for all eligible Colorado resident students with an adjusted gross income of \$65,000 or less, or less than or equal to a SAI of 3000. See details at unc.link/Tuition-Promise or scan the QR code.



STAY CONNECTED AND INFORMED WITH THESE ESSENTIAL TOOLS!

Your **student portal** is where you'll access important resources, including your financial aid information, billing, scholarship details, class registration, and university updates.

Your **BearMail** account is your official UNC email and the primary way the university communicates important updates about your student status. Make sure to check it regularly.

IMPORTANT:

During Spring 2026, UNC is transitioning from Ursa to our new student portal, MyUNC.

ACTIVATING YOUR ACCOUNTS



Student Portal: Before the transition, active your Ursa account ursa.unco.edu. After the transition, you will access the same information at MyUnc at my.unco.edu. UNC will notify you by BearMail when the portal officially changes.



BearMail is your university email. Activate at bearmail.unco.edu



ESTIMATED COST OF ATTENDANCE

Below are the estimated undergraduate costs for attending UNC and living on-campus during the 2025–26 academic year. These estimates reflect average attendance costs, and individual expenses may vary. Costs for the 2026–27 academic year will be finalized in June and are expected to increase slightly. Be sure to check for updates and plan accordingly.

unco.edu/costs



COLORADO RESIDENT

WUE RESIDENT*

NONRESIDENT/NON-WUE

Direct costs

TUITION (14 credits/semester and \$472 differential tuition and course fees)		\$9,714^	\$15,858	\$25,202
FEES		\$3,168	\$3,168	\$3,168
ESTIMATED MEAL PLAN unco.edu/dining		\$8,878	\$8,878	\$8,878
ESTIMATED HOUSING unco.edu/housing		\$8,186	\$8,186	\$8,186
Indirect costs				
BOOKS AND SUPPLIES (Not part of UNC bill)		\$1,200	\$1,200	\$1,200
PERSONAL, TRANSPORTATION AND OTHER COSTS (Not part of UNC bill)		\$3,656	\$3,656	\$3,656



ESTIMATED COSTS

\$34,802

\$40,946

\$50,290

* 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 for one year before establishing in-state residency.
^ This is what students pay after the College Opportunity Fund (COF) is applied to their bill. To be eligible for COF rates, Colorado resident students should apply at cof.college-assist.org

BUDGETING BASICS:

PLAN YOUR COLLEGE FINANCES WITH CONFIDENCE

Take control of your finances by creating a budget that works for you. A well-planned budget can help you manage your UNC tuition, fees and other educational expenses while developing healthy spending habits.

Remember, you only need to borrow what's necessary—you're never required to accept the full loan amount offered. If you choose to take out student loans, borrowing only what you need can help you manage your finances now, and making timely payments after you leave school can support building a strong credit history in the future.

TO CREATE A BUDGET:



Track your spending and daily expenses for at least a month to develop a realistic budget based on actual spending habits.



Make a list of your income and expenses. For your income, include expected earnings from your work-study/job, scholarships and other financial aid. List your expenses in spending categories like housing, food, travel, entertainment and education expenses.



Review Your Financial Aid Offer. Use your official aid offer as a starting point for your budget. Your offer outlines the grants, scholarships, work-study, and loans available to you. Compare your total aid with your estimated costs to determine what remaining expenses you may need to plan for. This can help you decide whether you need to borrow loans or if you can reduce or decline them.

RESOURCES FOR CREATING YOUR BUDGET

Budgets include estimated figures for tuition and mandatory fees as well as estimated averages for housing and food, books and supplies, transportation and personal (miscellaneous) expenses. The following web pages can help you create a realistic budget:

TUITION AND COSTS:

unco.edu/costs

STUDENT BUDGETS:

unco.edu/financial-aid/how-aid-works/student-budgets.aspx

Use the worksheet to the right to estimate your total costs and compare them with your available financial resources. Fill in the provided template to calculate any remaining expenses and develop a plan to cover them. This tool is here to help you stay organized and financially prepared.

ACADEMIC YEAR BUDGET WORKSHEET

	Example of a Scenario	Scenario 1	Scenario 2
Enter Estimated Cost of College for the Academic Year			
Base College Tuition* (based on 14 credit hours per semester + differential tuition)	\$9,714* (Colorado Resident)		
Fees (Mandatory student fees include: Student Activity, LEAF, technology and Capital Fees)	\$3,168		
Books and Supplies	\$1,200		
Meal Plan	\$8,878		
Housing (based on the residence hall choice or where you're living off-campus)	\$8,186		
A. Total Estimated Attendance Costs For the Academic Year	\$31,146		
Personal Expenses (include eating out, cell phone, movies, social activities, memberships, etc.)	\$1,728		
Travel or Commuting Expenses (include gas, airfare, etc.)	\$1,512		
Utilities (include cable, internet, electricity, etc.)	\$0 (Included if living on campus)		
Medical	\$350		
Other	\$66		
B. Total Estimated Living Expense Cost for the Academic Year	\$3,656		
Enter your available student aid and work-study or employment for the academic year			
Grants (Federal, State, and Institutional Aid)	\$5,600		
Scholarships	\$2,000		
Federal Student Loans	\$5,500		
Income: Work-Study and/or Other Employment	\$4,500		
C. Total Financial Aid Budgeted	\$17,600		
Add A + B, then subtract C to estimate your remaining cost for the academic year.	\$17,202		



UNDERSTANDING KEY COMPONENTS OF YOUR FINANCIAL AID OFFER

You can view your financial aid offer through your student portal. Before the transition, log in at **ursa.unco.edu**.

After the transition, you'll access your information through MyUNC at **my.unco.edu**. Your offer provides detailed information about the types and amounts of financial aid you're eligible for. Aid offers for undergraduates are based on full-time enrollment (12+ credits of degree-required courses).

When reviewing your financial aid offer, it's important to understand the different types of aid and how they work. Here's a breakdown to help you make the most of your financial aid package:



GRANTS AND SCHOLARSHIPS

Funds that do not need to be repaid and help reduce your overall costs. Some scholarships may require a separate application.



WORK-STUDY

Part-time employment that allows you to earn money to help with expenses.



STUDENT LOANS

Borrowed funds that must be repaid. You choose whether to accept them.

AID REQUIREMENTS

Most grants and scholarships require students to be enrolled full-time, though some programs (such as the Pell Grant) allow for less than full-time enrollment.

- **Full-Time Enrollment:** UNC undergraduates must enroll in at least 12 credit hours per semester to be considered full-time.
- **Part-Time Enrollment:** At least 6 credit hours per semester are required for Federal Direct Stafford Loans for undergraduate students.

Attending and participating in your classes is essential to maintaining your financial aid eligibility. If you stop attending or drop classes, your aid may be adjusted, and in some cases, you may be required to repay funds such as the Pell Grant, FSEOG, or Federal Direct Stafford Loans.

Some aid programs also have their own requirements. If you're unsure about how your enrollment or course changes may affect your aid, reach out to the Office of Financial Aid. We're here to help you stay on track.

The Office of Financial Aid may review and adjust financial aid to ensure it aligns with any changes in your financial aid status, enrollment, residency status, attendance information, federal or state regulations, funding availability, or additional aid or scholarships you receive. Our goal is to provide accurate and fair support to help you achieve your educational goals.



Enrolling and completing **15 credits** a semester would allow you to graduate in four years.

ACCEPTING, REVIEWING AND/OR DECLINING YOUR AID

You'll also receive notification of a financial aid offer via BearMail.

To review and accept or decline your offer, log in to your student portal. Before the transition, use **ursa.unco.edu**. After the transition, use **my.unco.edu**. Grants are automatically accepted.

- 1 Log in to your student portal:
- 2 If you are in **Ursa**: Go to the “**Financial**” tab. Click “**View/Accept Award Offer**”.
- 3 If you are in **MyUNC**: Click “**Bear Central**” in the top menu. On the “**Financial Aid**” card, select “**Financial Aid Home**” to view your aid offer.
- 4 Use the “**Select Award Year menu**” if needed.
- 5 Review the “**Award Offer tab**” to see your financial aid for the year.
- 6 In the “**Take Action column**”, choose to accept, decline, or modify your loans.
- 7 If modifying, you may be able to accept only one term or reduce the amount.
- 8 Click “**Submit**” or “**Confirm**” to finalize your selections.
- 9 Go to the “**Home tab**” to review any outstanding requirements. Outstanding items must be completed before aid can disburse.

HOW FINANCIAL AID IS APPLIED TO YOUR BILL

If all requirements are met, it will be applied to your student bill the **Friday before the semester begins**.

To ensure timely payment of loan aid, it's important to complete all loan requirements, such as the Master Promissory Note (MPN) and Entrance Counseling, before the end of the semester.

If you don't meet these requirements by the last day of classes, you may still be eligible for funds if:

- You're enrolled in at least half-time for a future term
- You complete at least six credits as an undergraduate student
- Your loans were accepted in student portal prior to the end of term
- You maintain Satisfactory Academic Progress (SAP)

We're here to help you stay on track! If you have any questions or need assistance, reach out to the Office of Financial Aid.

GRANTS AND SCHOLARSHIPS

Grants and scholarships do not need to be repaid.

GRANTS

Grants include opportunities such as the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Colorado Student Grant (COSG*), and the UNC 1889 Founder's Grant. Grants are typically based on financial need, while scholarships are awarded based on donor criteria such as academics, major, or involvement.

**COSG is available to Colorado residents and funded by the Colorado General Assembly.*

PRIVATE/EXTERNAL SCHOLARSHIPS

External scholarships are provided by organizations outside of UNC to support your educational goals. Here are some helpful tips to make the process smooth:

- Checks should be made payable to the University of Northern Colorado for the benefit of the student.

Mail checks to:

University of Northern Colorado
Cashier's Office

501 20th Street
Campus Box 14
Greeley, CO 80639

FUN FACT: 95% of UNC undergraduate students receive some type of financial assistance.

IMPORTANT SCHOLARSHIP DEADLINES

- **Fall Semester:** Checks should be received by August 1.
- **Spring Semester:** Checks should be received by January 1.
- Students must be enrolled as required by the donor.

KEY INFORMATION

- Scholarship checks over \$999.00 are generally divided into two disbursements (fall and spring) unless the donor specifies otherwise.
- If funds are unused due to non-enrollment or transferring to another school, they are returned to the donor.
- All funds offered to students as scholarships, grants, institutional awards or gifts, stipends and student loans are paid through the Office of Financial Aid.

STUDENT EMPLOYMENT

UNC offers plenty of ways to gain work experience and earn money — let us help you get started!

Earn extra money to help cover your UNC bill or everyday expenses through student employment! Whether you're offered work-study or not, there are plenty of opportunities to find flexible part-time work. Funds earned through UNC Student Employment are paid directly by the University's Payroll Office. Learn more at unco.edu/payroll

UNC JOB FAIR

Each fall, UNC hosts a Job Fair at the Campus Commons. It's a one-stop opportunity to meet employers, explore positions, and even get hired on the spot. The Job Fair includes opportunities for both work-study and non-work-study positions.



Find job opportunities on **Handshake**, UNC's platform for student employment, internships, and career exploration. Whether you're looking for work-study or non-work-study positions, Handshake has you covered. Create an account at unco.joinhandshake.com.

NEED-BASED WORK-STUDY

Federal and state work-study programs provide part-time job opportunities for eligible students. Students who complete the FAFSA or CASFA by the June 1 priority deadline may qualify.

NO-NEED WORK-STUDY

Colorado residents who do not qualify for need-based aid may be eligible for the State of Colorado no-need work-study program. Submit the FAFSA and a work-study waitlist request to be considered.

CONNECT YOUR WORK-STUDY BY OCTOBER 1

Work-study funding is limited. Connect your job to your offer by October 1 or it may be no longer available.

COMMUNITY (OFF-CAMPUS) WORK-STUDY EMPLOYMENT

Some work-study jobs are available off campus with nonprofit and community organizations, offering career-relevant experience through Federal Work-Study funding. Availability is limited.

ON-CAMPUS NON-WORK-STUDY EMPLOYMENT

If you're not awarded work-study, there are still many part-time jobs available across campus. These positions offer experience, flexible schedules, and help you earn money during the year.

MAKE PAYING YOUR UNC BILL EASIER!

Student employees can enroll in the Payroll Deduction Plan to automatically apply part of their paycheck toward their student account balance.

LOAN BORROWER INFORMATION

Taking out a loan for your education is a significant decision. If this is part of your financial plan, here's what you need to know to stay informed and prepared:

- **Interest Rates:** Current loan interest rates are available at studentaid.gov/understand-aid/types/loans/interest-rates.
- **Repayment Timeline:** Repayment on subsidized and unsubsidized loans begins six months after you graduate or stop attending at least half-time (six credits for undergraduates).

ACCEPTING FEDERAL DIRECT STUDENT LOANS

After accepting your Federal Direct Student Loan through your aid offer on **Ursa/ MyUNC**, complete the remaining steps at **studentaid.gov** to finalize your loan:

1. **Complete Entrance Counseling** to understand your rights and responsibilities as a borrower.
2. **Sign your Master Promissory Note (MPN)** to confirm your agreement to the loan repayment terms.

By completing these steps, you ensure your loan is ready for disbursement and confirm that the funds will be used for education-related expenses while attending UNC.

FEDERAL DIRECT PLUS LOANS

Federal Direct PLUS Loans are available for parents of dependent students to help cover remaining educational costs. Parent PLUS borrowing is limited by annual and lifetime federal loan caps.

Annual Loan Limit: Parents may borrow up to \$20,000 per year, per child.

Lifetime Limit: Parents may borrow up to \$65,000 total for each dependent student.

Optional Borrowing: Parents choose how much to borrow, up to the annual limit.

Application Process: A credit check, Master Promissory Note (MPN), and—if required—credit counseling are completed at studentaid.gov.

If Denied: Parents who do not pass the credit check may appeal or apply with an endorser. If denied, students may become eligible for additional unsubsidized loan funds once UNC is notified.

UNC is here to help you navigate the loan process and make informed financial decisions. Reach out if you have questions or need support!





TUITION PAYMENT



Pay online with VISA, MasterCard, or Discover/Novus by logging into your student portal and accessing My Account. In Ursa, select the Student tab. In MyUNC, access Billing from the Bear Central tab.



Sign up with **Bear Pay** to make monthly installment payments.

BEAR PAY

UNC's monthly pay plan allows you to pay your bill in easy monthly installments rather than in one lump sum. This plan includes your tuition, housing and meal plans, and all university fees.

- You can pay your bill over time instead of all at once.
- Automatically adjusts your payments after financial aid is applied to your account or when classes are added or dropped.
- Directly withdraws payments each month from your checking account or credit card.

BEAR PAY OPTIONS

Depending on payment options, one-fifth or one-fourth of the total payment plan is due on the 20th of each month during the Fall and Spring semesters. One-third of the total payment plan is due on the first of each month during the Summer semester.*



FALL

August-December:

Enroll by August 20 for five payments

Enroll by September 19 for four payments

No enrollment after September 19



SPRING

January-May:

Enroll by January 20 for five payments

Enroll by February 19 for four payments

No enrollment after February 19



SUMMER

June-August:

Enroll by May 30 for three payments

No enrollment after May 30

*Payment plans are not offered for Interim Session.

HOW TO APPLY FOR BEAR PAY

The Bear Pay plan enrollment is fast and simple. You'll be able to apply for Bear Pay once charges are placed on your account. To apply:

If you are using **Ursa**:

- Log in at **ursa.unco.edu**. Go to the **Financial** tab. Under **Billing**, select **Pay/View eBill** or **Bear Pay** and follow the instructions.

If you are using **MyUNC**:

- Click **Bear Central** in the top menu. On the **Billing** card, select **Pay/View** or **Bear Pay Payment Plan**.

There is a nonrefundable \$50 application fee..

COLLEGE OPPORTUNITY FUND STIPEND (COF)

Colorado residents should apply for the COF stipend, which reduces your tuition. If you don't apply, you'll pay a higher rate. To use COF at UNC, you must authorize it through your student portal. In **Ursa**: Go to the **Financial** tab and select COF Stipend Authorization. In **MyUNC**: Go to the **Bear Central** tab and open the COF Authorization experience card.

Choose Lifetime Authorization (recommended) or authorize each term. If you already authorized COF during course registration, no additional action is needed.

Apply for COF at **cof.college-assist.org**.



**UNIVERSITY OF
NORTHERN COLORADO**

Office of Financial Aid
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