

# PLAN, PREPARE *and Succeed*

**YOUR 2025-26 GUIDE TO FINANCIAL AID AND RESOURCES**



UNIVERSITY OF  
NORTHERN  
COLORADO

[unco.edu/financial-aid](https://unco.edu/financial-aid)





OFFICE OF FINANCIAL AID

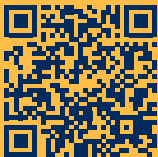
Campus Commons, 1051 22nd St, Greeley, CO, 80639  
970-351-4UNC (970-351-4862)  
ofa@unco.edu

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](https://unc.link/ofa-appointments)



#UNCBEARS  
f University of Northern Colorado  
> unco.edu/inside-unc  
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Did you know? The UNC Tuition Promise covers the base cost of tuition plus standard fees 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](https://unc.link/Tuition-Promise) or scan the QR code.

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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STAY CONNECTED AND INFORMED  
WITH THESE ESSENTIAL TOOLS!


Your Ursa account is your go-to student portal for accessing important resources, including financial aid, 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, financial aid and class information.

IMPORTANT:  
Activate your Ursa and BearMail accounts today to receive important financial and university updates.

ACTIVATING YOUR ACCOUNTS






 Ursa is your student portal.  
Activate at [ursa.unco.edu](https://ursa.unco.edu)

 BearMail is your university email.  
Activate at [bearmail.unco.edu](mailto:bearmail.unco.edu)



ESTIMATED COST OF ATTENDANCE

Below are the estimated undergraduate costs for attending UNC and living on-campus during the 2024-25 academic year. These estimates reflect average attendance costs, and individual expenses may vary. Costs for the 2025-26 academic year will be finalized in June and are expected to increase slightly. Be sure to check for updates and plan accordingly.

<a href="https://unco.edu/costs">unco.edu/costs</a> 		 COLORADO	 WUE RESIDENT*	 NONRESIDENT/NON-WUE
<b>Direct costs</b>				
<b>TUITION</b> (14 credits/semester and \$460 for differential tuition and course fees)	.....	\$9,388 <sup>*</sup>	\$15,846	\$24,238
<b>FEES</b>	.....	\$3,028	\$3,028	\$3,028
<b>ESTIMATED MEAL PLAN</b> <a href="https://unco.edu/dining">unco.edu/dining</a>	.....	\$8,504	\$8,504	\$8,504
<b>ESTIMATED HOUSING</b> (Tier 3 housing) <a href="https://unco.edu/housing">unco.edu/housing</a>	.....	\$7,650	\$7,650	\$7,650
<b>Indirect costs</b>				
<b>BOOKS AND SUPPLIES</b> (Not part of UNC bill)	.....	\$1,200	\$1,200	\$1,200
<b>PERSONAL, TRANSPORTATION AND OTHER COSTS</b> (Not part of UNC bill)	.....	\$3,710	\$3,710	\$3,710
 <b>ESTIMATED COSTS</b>		<b>\$33,480</b>	<b>\$39,938</b>	<b>\$48,330</b>

\* 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.  
<sup>\*</sup> 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](https://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 not required to take the full loan amount offered. If you choose to take out a student loan, making timely payments can be an important step toward building a strong credit history after graduation.


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.



**Net Price Calculator: Curious about the cost of attending UNC?**  
Our Net Price Calculator helps you estimate your potential expenses. It’s a quick and easy way to get a clearer picture of what your investment in your education might look like-so you can plan with confidence!



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](https://unco.edu/costs)

STUDENT BUDGETS:  
[unco.edu/financial-aid/how-aid-works/student-budgets.aspx](https://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 + course fees + differential tuition)	\$9,388* <small>(Colorado Resident)</small>		
Fees (include technology, administration and other fees, such as capital fees if applicable)	\$3,028		
Books and Supplies	\$1,200		
Meal Plan	\$8,504		
Housing (based on the residence hall choice or where you’re living off-campus)	\$7,650 <small>(Tier 3 housing)</small>		
A. Total Estimated Attendance Costs For the Academic Year	\$29,770		
Personal Expenses (include eating out, cell phone, movies, social activities, memberships, etc.)	\$1,746		
Travel or Commuting Expenses (include gas, airfare, etc.)	\$1,548		
Utilities (include cable, internet, electricity, etc.)	\$0 <small>(Included if living on campus)</small>		
Medical	\$350		
Other	\$99		
B. Total Living Expense Costs For the Academic Year	\$3,743		
Enter your available student aid and work-study or employment for the academic year			
Grants (Federal, State, and Institutional Aid)	\$5000		
Scholarships	\$2,000		
Federal Student Loans	\$5,500		
Income: Work-Study and/or Other Employment	\$3,500		
C. Total Financial Aid Budgeted	\$16,000		
Add A + B and subtract C to get the extra expenses for the academic year.	\$17,443		





## UNDERSTANDING KEY COMPONENTS OF YOUR FINANCIAL AID OFFER

You can view your financial aid offer through your Ursa account at [ursa.unco.edu](https://ursa.unco.edu). Your offer provides detailed information about the types and amounts of financial aid you're eligible for. Aid offers are based on full-time attendance (12+ credits of degree-required courses) for undergraduates.

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

(does not have to be repaid; scholarships may require a separate application)



### WORK-STUDY

(part-time employment)



### STUDENT LOANS

(must be repaid, includes government subsidized and unsubsidized)

## AID REQUIREMENTS

Most grants and scholarships require full-time enrollment, though exceptions like the Pell Grant apply.

- **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 important to maintain your financial aid eligibility. If you stop attending or drop classes, it could impact your aid, and you may need to repay some funds.

- These could include the Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), or federal Direct Stafford Loans.

Certain programs may also have specific requirements to receive financial aid. If you're unsure or have questions, reach out to the Office of Financial Aid for assistance—we're here to support you!

*The Office of Financial Aid may review and adjust financial aid to ensure it aligns with any changes in your financial situation, residency status, academic standing, 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 after it's posted to your account, log into your Ursa account. Grants are automatically accepted. Follow these steps to accept your aid:

- 1 Log in to Ursa at [ursa.unco.edu](https://ursa.unco.edu).
- 2 Select the "Financial" tab and click on "View/Accept Award Offer".
  - Go to the "Select Award Year" drop-down menu at the top right of the page to select year.
- 3 Your financial aid offer is available below the Cost of Attendance on the "Award Offer" tab.
- 4 Select the "Take Action" column and pick from the "Select" drop-down menu to accept, decline or modify.
- 5 If you choose to modify, you may have the option to accept both or one of the terms, as well as change the amount to a lesser value.
- 6 Once you have accepted, declined or modified your aid, confirm your selection by clicking either the "Submit" or "Confirm" button at the bottom.
- 7 Click the "Home" tab. Any outstanding requirements will be listed on this tab. Outstanding requirements will need to be completed prior to aid paying out.

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
- Your loans were accepted in Ursa 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 188g Founder's Grant.

\*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  
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](https://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 opportunities on Handshake. Handshake is your go-to resource for finding student jobs, internships, and other career opportunities. Whether you're looking for work-study or non-work-study positions, Handshake has you covered. Create a Handshake account at [unco.joinhandshake.com](https://unco.joinhandshake.com).

## NEED-BASED WORK-STUDY

Need-Based Work-Study: Federal and state work-study programs provide part-time jobs for students on campus or in select community service positions.

Eligible Colorado residents and nonresidents who complete the FAFSA or CAFSA by the June 1 priority deadline may qualify.

### NO-NEED WORK-STUDY

For Colorado residents who don't qualify for need-based financial aid, the State of Colorado offers a no-need work-study program. To apply, submit the FAFSA and a work-study waitlist request.

## ON-CAMPUS NON-WORK-STUDY EMPLOYMENT

If you're not awarded work-study, don't worry! Many departments on campus offer part-time jobs for students. These roles are a great way to gain experience, earn money and balance your academic schedule.

## 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](https://studentaid.gov/understand-aid/types/loans/interest-rates).
- **Repayment Timeline:** Repayment for subsidized and unsubsidized loans starts six months after you 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, complete the remaining steps at [studentaid.gov](https://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 the cost of attendance, minus other aid the student receives. Here's what parents need to know:

**Optional Borrowing:** Parents are not required to take out a PLUS Loan and can borrow only what is needed.

**Application Process:** A credit check, MPN, and sometimes credit counseling are required. These can all be completed at [studentaid.gov](https://studentaid.gov).

**If Denied:** Parents with adverse credit history may work with the Department of Education to appeal or use a cosigner. If denied, students may qualify for additional unsubsidized loans, which will be added to their financial aid package 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 with VISA, MC or Discover/Other Novus Card **online** by logging into your **Ursa account**, clicking the “Student” tab and navigating to “My Account.”



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, room and board, 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 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:

- Log into your Ursa account at [ursa.unco.edu](https://ursa.unco.edu).
- Click on the “Financial” tab, and under the “Billing” section, click the “Pay/View eBill or Bear Pay” link and follow the payment plan instructions. There’s a nonrefundable application fee of \$50.



## COLLEGE OPPORTUNITY FUND STIPEND (COF)

If you’re a Colorado resident, make it a top priority to apply for the COF stipend. **If you don’t apply for the stipend, you’ll pay a higher tuition rate.**

The fund was established by the Colorado legislature to reduce the cost of tuition for Colorado resident undergraduate students.

You will also need to authorize your COF stipend to be used at UNC. To do this you will need to log into your Ursa account and click on the “Financial” tab. Check your student bill in August to see the applied stipend.

Register for the stipend online at [cof.college-assist.org](https://cof.college-assist.org).





UNIVERSITY OF  
**NORTHERN COLORADO**

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

