



MYSTERIES OF FINANCIAL AID UNLOCKED

*Click the
arrow to
get started.*



UNIVERSITY OF
NORTHERN COLORADO

USING THIS INTERACTIVE PDF

Throughout this PDF, you'll be able to click on links and icons to view various types of media and information. Most small icons are clickable links that lead to content. In the upper right corner of every page, there are icons that help you navigate to the next page, previous page and/or back to the contents page.

Yes, college is possible and within your reach.

You have a dream, and there is a reason why you took a big step to complete your Free Application for Federal Student Aid (FAFSA). You know that college is possible and it's an investment that you'll benefit from for the rest of your life. The University of Northern Colorado can help you obtain your dream and provide you with experiences that are career shaping, rewarding and affordable.

We understand that the financial costs that go along with college can be overwhelming and that is why we are here to help you navigate through the financial aid lingo and process. Let's get started on your journey to UNC.

Contents

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Types of Financial Aid

Click icons
to show
fun facts
↓

Grants do not have to be repaid. Examples are the **Federal Pell Grant**, **Federal Supplemental Educational Opportunity Grant**, **Colorado Student Grant**, and the **UNC 1889 Founders Grant**. Some of the grants listed are restricted to Colorado residents.

Scholarships can be based on merit or talent, and they do not have to be repaid. There are many searchable scholarship databases online available to students, and keep in mind that none of these should cost money or ask for your social security number.

Need-Based 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 eligible residents and nonresidents.

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.

Federal Subsidized Loans are need-based funds that must be repaid at a future date, usually beginning six months after you graduate or leave school.

Non-Need-Based Loans must be repaid as well. They may be available for up to the cost of attendance minus other aid and are offered to qualified parents. 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 program 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.



Scholarships Recognize Many Types of Talent–*Not Just GPAs*

Scholarships can be based on merit or talent. Scholarships are a form of financial aid that doesn't have to be paid back, which is a big help when trying to make college more affordable.

UNC SCHOLARSHIP APPLICATION

The UNC Scholarship Application is another simple way for students to apply for scholarships. Admitted students can complete the UNC Scholarship Application, which is really simple and takes minutes. Many of these scholarships are talent-based, and not just merit-based. All you need is to activate your Ursa account.



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



View types of UNC scholarships through our database at [UNCO.ACADEMICWORKS.COM](https://unco.academicworks.com)

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:

[CICMONEY101.ORG](https://cicmoney101.org)

[SALTMONEY.ORG](https://saltmoney.org)

[IMFIRST.ORG](https://imfirst.org)

[CAPPEX.COM](https://capex.com)

[COLLEGEGREENLIGHT.COM](https://collegegreenlight.com)

[FINDTUITION.COM](https://findtuition.com)

[CHEGG.COM](https://chegg.com)

[QUESTBRIDGE.ORG](https://questbridge.org)

[FASTWEB.COM](https://fastweb.com)

[SCHOLARSHIPS.COM](https://scholarships.com)

COLOARDO OPPORTUNITY FUND STIPEND

Colorado residents need to 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. If you do not apply for the stipend, then you will pay a higher tuition rate.



Register for the stipend online at
[COLLEGEINCOLORADO.ORG](https://collegeincolorado.org)

UNC GREELEY PROMISE SCHOLARSHIP

Greeley high school seniors who have graduated from any Greeley or District 6 high school are also eligible for the UNC Greeley Promise Scholarship. This \$2,000 per year (renewable up to four years with satisfactory academic progress) scholarship is automatically awarded when you apply and are admitted to UNC.

WELD COUNTY BRIGHT FUTURES

Weld County 2017 graduating high school seniors are eligible for the Weld County Bright Futures Grant. This is a renewable grant up to four years for those who qualify.











Learn about Greeley Promise and Bright Futures at [UNCO.EDU/5K4UNC](https://unco.edu/5k4unc)



Costs for the 2016-17 Academic Year

 For more information visit **UNCO.EDU/COSTS**

	FULL TIME TUITION ^a 	FEES ^b 	ROOM AND BOARD ^c 	BOOKS AND SUPPLIES 	TOTAL 
	Colorado Resident \$6,906*	Fees \$1,982	Room and Board \$10,770	Books and Supplies \$1,350	TOTAL: \$21,008
	WUE** Resident \$13,464*	Fees \$1,982	Room and Board \$10,770	Books and Supplies \$1,350	TOTAL: \$27,566
	Non-Resident/Non-WUE \$18,492*	Fees \$1,982	Room and Board \$10,770	Books and Supplies \$1,350	TOTAL: \$32,594

a: A per-credit-hour charge to defray the higher costs associated with offering sciences/SES/ art, business, music, theatre, dance and nursing classes. The differential is expected to be \$18 for non-liberal arts core sciences/SES/art classes, \$40 per credit hour for non-liberal arts core business classes, \$36 per credit hour for non-liberal arts core classes in music, theatre, and dance courses and \$64 for non-liberal arts core nursing classes.

b: Fees based on an average of 15 credit hours per semester. Fees vary per credit hour and program.

c: Based on a UNC 19 Meal Plan and Tier 2 housing. Multiple meal plans and housing options are available, visit UNCO.EDU/HOUSINGOPTIONS for more information.

*Tuition rate listed includes the College Opportunity Fund (COF) stipend credit. Colorado residents must apply for COF to receive stipend. Apply at COLLEGEINCOLORADO.ORG.

**Western Undergraduate Exchange (WUE) Program – WUE provides reduced tuition to students who are residents of one of the states participating in the W WUE program (AK, AZ, CA, HI, ID, MT, NV, NM, ND, OR, SD, UT, WA, WY).

The Dirty Secret About Aid for Returning Students is...

UNC is Breaking The Mold

Many universities don't offer the same financial aid package for students returning to their institution, and often times their financial aid award is much less than their first year. The University of Northern Colorado is breaking that mold for students who return for their second year at UNC.

HOW IS UNC DOING THIS?

UNC is committed to providing consistent aid awarding throughout a student's four years towards graduation. If a family's financial circumstances don't really change, why should your aid awards? Plus, did you know that UNC's Foundation Office offers more scholarships for returning students? Together we can help make your college education affordable and manageable.



Adding It All Up

Creating a budget can help you manage your money and spending habits, as well as estimate how much money you will need to borrow. You do not have to take the maximum amount of loans awarded to you. Taking out a student loan does help you establish credit, however remember you'll need to pay them back with interest.

TO CREATE A BUDGET

- Track your spending and daily expenses for at least a month. This will help you develop a realistic budget based on honest spending habits.
- Make a list of your income and expenses. For your income, include what you will earn from your work-study/job, scholarships, and other financial aid. When you list out your expenses it is helpful to list them out in categories: from your spending, housing, food, travel, entertainment, and education expenses.
- Total your expenses and then total your income. Then determine how much you can spend on your needs for the whole semester. If your expenses are more than your income or if it looks like you may run out of money by the end of the semester, you will need to find areas to cut back your spending. It is not uncommon for students to reduce personal spending while attending college.

RESOURCES FOR CREATING YOUR BUDGET

Budgets include estimated figures for tuition and mandatory fees as well as estimated averages for room and board, books and supplies, transportation, and personal (miscellaneous) expenses. Use the following web pages to help create the most accurate budget.

Housing rates: [UNCO.EDU/HOUSING](https://unco.edu/housing)

Dining rates: [UNCO.EDU/DINING](https://unco.edu/dining)

Student Budgets:

[UNCO.EDU/FINANCIAL-AID/HOW-AID-WORKS/STUDENT-BUDGETS.ASPX](https://unco.edu/financial-aid/how-aid-works/student-budgets.aspx)

Academic Year Budget Worksheet

	Example of a Scenario	Your Scenario	Your Scenario
Enter estimated cost of college for the academic year			
Base College Tuition (based on 12 credit hours per semester, visit unco.edu/costs for details)	\$6,906 (Colorado Resident)		
Differential Tuition and Program-Based Fees (varies by the institution and program)	\$300		
Fees (include technology, administration, class, and other fees, such as capital fees if applicable)	\$1,982		
Books and Supplies	\$1,350		
Meal Plan	\$5,670 (UNC 19 Meal plan)		
Room (based on the residence hall choice or where you are living off-campus)	\$5,200 (Tier II Housing)		
1. Total Estimated Attendance Costs For the Academic Year	\$21,008		
Entertainment (include eating out, movies, social activities, memberships, etc.)	\$900		
Travel or Commuting Expenses (include gas, airfare, etc.)	\$700		
Utilities (include cell phone bill, electricity, city, etc.)	\$0 (Included if living on campus)		
Car Payment	\$1,250		
Insurance	\$2,000		
2. Total Living Expense Costs For the Academic Year	\$4,850		
Enter your available student aid and work-study or employment for the academic year			
Grants (Federal, State, and Institutional Aid)	\$2,000		
Scholarships	\$2,000		
Federal Student Loans	\$5,500		
Income: Work-Study and/or Employment	\$3,000		
3. Total Financial Aid Budgeted	\$12,500		
4. Subtract estimated financial aid budgeted from the total of estimated attendance costs and living expenses to determine your extra expenses for the academic year	\$13,358		



Why Should You Choose to UNC?

At UNC you will receive a quality education at a price that is affordable. The equation is simple:

YOU + UNC = SUCCESS

click to
play video
→



QUESTIONS? WE'RE HAPPY TO HELP!

Office of Admissions
Email: admissions@unco.edu
888-700-4UNC (4862)
unco.edu/admissions

Office of Financial Aid
Email: ofa@unco.edu
Phone: (970) 351-2502
Fax: (970) 351-3737
Office Hours: 8am-5pm, Monday-Friday



Schedule your visit at **UNCO.EDU/VISIT**

VIRTUAL TOUR

Can't wait to see UNC?
Take a UNC Virtual
Tour at:
UNCO.EDU/CAMPUS360

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