

### BURSAR'S OFFICE & FINANCIAL AID How to Pay Your Student's Bill

2018-2019 Orientation



UNIVERSITY OF NORTHERN COLORADO

# LET'S GET STARTED BURSAR'S OFFICE

- 1. What's on the Student Bill
- 2. College Opportunity Fund
- 3. Credit Balances
- 4. Payment Options
- 5. Tuition Insurance



### WHAT'S ON THE STUDENT BILL

### ESTIMATED DIRECT BILLABLE EXPENSES\* (per semester)

	FULL TIME TUITION AND FEES	ROOM AND BOARD**	TOTAL
Colorado Resident	\$4,958.80 (COF INCLUDED)	\$5,773	\$10,731.80
WUE Resident	\$8,378.80	\$5,773	\$14,151.80
Non- Resident/ Non-WUE	\$10,892.80	\$5,773	\$16,665.80

\*New Student Success Fee: \$250, first semester only

\*\*Based on Tier 2 housing and 19 Meal Plan

### WHAT'S ON THE STUDENT BILL



### **Everything Else**

Indirect Expenses, Optional Charges, and Financial Aid



Health Insurance



Library Fines and Lost Book Charges



Parking Permit and Parking Fines



Campus Recreation Charges



Pay for Print



Financial Aid



# COLLEGE OPPORTUNITY FUND

#### The State of Colorado is Investing in Your Education

Are you planning on attending a private or public college in the state of Colorado? Here is your opportunity to receive this state benefit if you attend a participating college and meet the eligibility requirements.

Apply Now!

2018-19 STIPEND AMOUNT

PUBLIC COLLEGE

PER CREDIT HOUR

REGISTER ONLINE: COLLEGEINCOLORADO.ORG





# CREDIT BALANCES



### The amount refunded from a balance left over after financial aid has applied to the student bill



Financial Aid disburses to bills the Friday before classes\*



Refunds available 2-3 business days after disbursement in check form at the Bursar's Office\*\*



Refunds from a Parent PLUS Loan will be mailed in check form to the parent if requested during the initial application

### \*Financial aid will not apply to the bill if student has outstanding requirements or holds on their account

\*\*Time may vary if using Direct Deposit as some banks may take longer to receive the funds

### **Don't Want a Check?**

Students can request to have future refunds **direct deposited** into their bank of choice through the Payroll Office



# PAYMENT OPTIONS

### **Common Payment Methods**

- Cash- In-person only
  - **Check-** Mail, Online, In-person
- Credit Card (Visa, MasterCard, Discover/Other Novus Card)- Phone, Online, In-Person



#### PAY ONLINE: URSA.UNCO.EDU

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UNIVERSITY OF NORTHERN COLORADO Cashier's Office Campus Box 14 Greeley, CO 80639



MORE HELPFUL INFO: UNCO.EDU/BURSAR/YOUR-BILL

The second Make Payment Payment Plans	Help		
Announcement	Student Account ID: xxxx2261	My Profile Setup	
By registering for courses I understand that I am responsible for tuition and other fees associated with these	Balance \$0.00	Authorized Users	
courses. I must follow formal add/drop and withdrawal procedures of the University and non-attendance does not relieve me of my charges. I understand that if my account becomes delinquent, I will be liable for service charges,	View Activity Make Payment	Payment Profile	
collection costs and legal fees. Please review the Student	Statements		
Account Agreement. For interactive viewing on how to read your bill go to www.unco.edu/costs/bill/index.html	Your latest eBill Statement (4/2/18) Statement : \$0.00	Auto Bill Pay	

# BEAR PAY

## **Bear Pay**

### Interested in a new, convenient way to pay?







4 or 5 monthly payments due on the 20<sup>th</sup> of each month \$50 enrollment fee with no 1.5% monthly service charge

Automatic payments from credit card or checking account





**ENROLL BY:** AUG. 19<sup>TH</sup> (5 month plan) or SEPT. 19<sup>TH</sup> (4 month plan)





# TUITION INSURANCE



# Finally an easy, affordable way to protect your most important investment

Allianz Tuition Insurance provides reimbursement for tuition, housing and other fees in the event of a covered withdrawal.

Get a Personalized Quote

### **Unexpected University Withdrawal\*?**

Consider tuition insurance with GradGuard. What it covers:



\*Withdrawals must be due to serious illness, injury, mental health, or pre-existing and chronic conditions



# OFFICE OF FINANCIAL AID

- 1. Financial Aid FAQs
- 2. Parent Loan
- 3. Maintaining Your Aid
- 4. Other Financial Resources
- 5. What's Next



# FINANCIAL AID FAQS

### DISBURSEMENT PROCESS

- Submit any outstanding documents
- Students notified of an award letter



Complete **Terms and Conditions** 



- Accept or Decline awards
- Aid disburses weekly

#### SECURING LOANS:

First time borrowers must complete Entrance Counseling and a Master Promissory Note



**UNC'S SCHOOL CODE:** 001349

**NEED TO SUBMIT A FAFSA?** 

**PRIORITY DEADLINE:** MARCH 1



WHERE: FAFSA.GOV

**MORE HELPFUL INFO:** bit.ly/FAFSA-Parent

#### LATE FAFSA:

Students submitting a FAFSA after March 1 may not receive grants and work-study









# PARENT PLUS LOAN

### Know Before You Owe:

- Cost of Attendance all other financial aid = Parent Plus Loan
- Must pass a credit check

- **Repayment** begins after final disbursement
- Parent Plus Loan **denial** options
  - 2018-19 interest rate is **7.595%** and starts accruing at disbursement

**APPLY ONLINE: STUDENTLOANS.GOV** 

#### **Borrowers**

Only a biological or adoptive parent can apply for the Parent Plus Loan

#### Returning a Loan

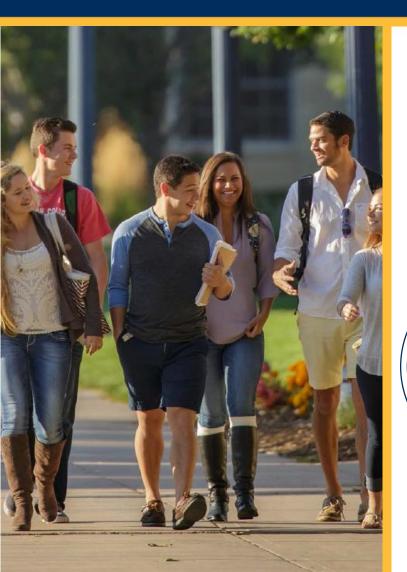
Students and parents have 14 days after disbursement to return loan funding

#### **Endorser**

Applicants can apply with an endorser if unable to pass the credit check requirement



### MAINTAINING YOUR AID Satisfactory academic progress (sap)



SAP

Students must be making SAP to receive financial aid funding.

- Minimum 2.0 **cumulative** GPA
- Complete 67% of attempted credits
- Achieve degree prior to 180 attempted credits



#### INELIGIBILITY

**WARNING** semester if below the 2.0 GPA and/or 67% completion rate requirement

**INELIGIBLE** if requirements are not met for two consecutive semesters

**INELIGIBLE** if completes zero credit hours (withdrawals) and/or cumulative GPA falls below 1.0 in a single semester



Students ineligible for aid may submit an appeal to the financial aid office **UNCO.EDU/FINANCIAL-AID/** 

### OTHER FINANCIAL RESOURCES

### **MILITARY BENEFITS**



- Veteran Services (970) 351-1403 Veteran.Services@unco.edu
- Office of the Registrar (970) 351-2231
- Registrar@unco.edu

### 529 PLANS AND PRIVATE SCHOLARSHIPS

Bursar's Office
(970) 351-2201
Bursar@unco.edu





# WHAT'S NEXT



**IMPORTANT FINANCIAL AID DATES** 

Aug. 1st	View fall tuition/fees on URSA; First available day to apply for <b>Bear Pay</b>
Aug. 2nd	August eBills available (financial aid will not be on the first fall bill)
Aug. 15th	Financial aid will begin showing up on the bill
Aug. 17th	First day fall financial aid refunds will be available
Aug. 20th	Classes start
Aug. 31st	Fall bill due
Oct. 1st	First day students can complete a <b>FAFSA</b>
Nov. 1st	First day students can complete the UNC Scholarship Application
<b>March 1st</b>	UNC Scholarship Application and FAFSA priority deadline

### Questions? We're Happy to Help!

#### **Bursar's Office**

Email: bursar@unco.edu Phone: (970) 351-2201 Fax: (970) 351-1142 Office Hours: 8AM-5PM, Monday-Friday

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

