

Graduate Award Guide

Now that you have been awarded financial aid, here is some information you will need to know.

How Financial Aid is Calculated

First, we estimate how much your expenses will be for the fall and spring semesters. We budget for tuition, fees, room, board, books, supplies, medical, transportation and other personal expenses.

Then later, this budget is adjusted to reflect actual enrollment. If the budget decreases, aid may be reduced.

Graduate students are primarily awarded Federal Direct Unsubsidized Loans, and are also eligible for Federal Direct PLUS Loans. Students must enroll in a minimum of 4 credit hours to be eligible for federal loans. If they enroll in more, they may be eligible for more loans.

There are limited grants, work-study and scholarships available for graduate students.

Important Note: Graduate departments may offer tuition assistance or scholarships after you have received your financial aid offer which may reduce loans and other aid you were originally offered.

Accepting Your Financial Aid

Grants and work-study are automatically accepted. Students will need to follow additional steps to apply for loans. Students awarded CU Boulder Scholarship(s) may need to accept those awards to receive them.

Applying for Federal Direct Unsubsidized Loans

1. Accept the loan online via your student portal. This acceptance serves as formal application for this loan.
2. First-time borrowers will need to complete a Student Loan Agreement (also known as a Master Promissory Note or MPN) and Entrance Counseling by logging in to studentloans.gov.
3. You will receive a disclosure statement from the Direct Loan Servicer informing you of the amount of loan that will be sent to the school.
4. For more information about interest rates, monthly payments, and types of repayment options visit www.colorado.edu/financialaid/types-aid/graduate-student-loans.

You have the right to decline or reduce the loans offered. You also have the right to cancel or reduce the accepted amount of the loan any time during the award year. You must be enrolled in at least 4 credit hours to qualify for this loan.

Graduate PLUS Loans

Graduate PLUS Loans are another option for financing an education. For information about how to apply, interest rates, and monthly payments visit www.colorado.edu/financialaid/types-aid/graduate-student-loans.

Note: Students who are not approved for PLUS have the option of obtaining an endorser. For more information about the credit check and endorser process, visit studentloans.gov.

You must be enrolled in at least 4 credit hours to qualify for this loan.

Private Loans

Private loans are recommended as an option only after the student has applied for the federal loan programs. To learn more about these loans, visit www.colorado.edu/financialaid/private-loans.

Scholarship Information

Private scholarships must be reported to our office and they may reduce the total amount of loan aid you can borrow. This can be done in the student portal.

Scholarship donors can send checks to:
Scholarship Services
University of Colorado Boulder
77 UCB
Boulder, CO 80309-0077

Checks should be received prior to the tuition due date to avoid late fees.

CU scholarships are reported by departments.

Student Employment

Work-study funding is available to graduate students, but funds are limited. Apply early to maximize your chance for a work-study award. Students with work-study for fall semester must begin working before October 1 to avoid cancellation of their work-study.

If you are not automatically awarded work-study, you can be added to a waitlist if you demonstrate sufficient financial need and have an employer submit a request on your behalf.

Resident Advisors and Teaching Assistants receive a credit on the tuition and fee bill; the amount of the credit is considered part of their financial aid package.

Financial Aid Refunds

To receive your financial aid refund, sign up for direct deposit. For instructions visit www.colorado.edu/bursar/ or call the Bursar's Office at 303-492-5381.

Financial aid, with the exception of work-study, will be applied directly to the tuition and fee bill each semester. Any funds exceeding the bill will be refunded to your bank account by direct deposit approximately three days before classes begin.

Financial Aid Policies

Financial aid policies contain important details about how current and future financial aid can be impacted by actions such as dropping classes, withdrawing from the university, or not receiving passing grades.

The following policies can found online at www.colorado.edu/financialaid/policies:

- Adjustments to Financial Aid
- Satisfactory Academic Progress Policy
- Student Rights and Responsibilities
- Return to Title IV Funds & Refund Policy

Adjustment to your Award Offer

It's important to note that all awards are based on available funds. CU Boulder has the right to revise or cancel awards if funds are unavailable; the student's application contains incorrect data, or the student's enrollment status changes.

Financial Aid Funding Sources

Federally funded programs include:

- [Federal Work-Study](#)
- [Federal Direct Unsubsidized Loan](#)
- [Federal Direct PLUS \(graduate\)](#)

State of Colorado programs funded by the Colorado General Assembly include:

- [Colorado Graduate Grant](#)

The University of Colorado Boulder also offers limited need-based grants.

Each funding source has limits.

Mailing Addresses

Office of Financial Aid

Regent Administrative Center, Room 175
University of Colorado Boulder
Office of Financial Aid
77 UCB
Boulder, CO 80309-0077

Student Employment

Regent Administrative Center, Room 205
University of Colorado Boulder
Student Employment
77 UCB
Boulder, CO 80309-0077

Website and Email

Office of Financial Aid

Website: www.colorado.edu/financialaid
Email: financialaid@colorado.edu

Student Employment

Website: www.colorado.edu/studentemployment
Email: studentemployment@colorado.edu

Scholarship Services

Website: www.colorado.edu/scholarships
Email: scholarships@colorado.edu

Phone

Office of Financial Aid	303-492-5091
Student Employment	303-492-7349
Scholarship Services	303-492-4533

Office of Financial Aid Fax 303-492-0838

U.S. Department of Education Contacts

General Info/FAFSA	800-433-3243
TTY/TDD	800-730-8913
FSA ID	800-557-7394
Direct Loan Consolidation	800-557-7392

Title IV Institution Code: 001370

The University of Colorado has a strong institutional commitment to the principles of diversity and takes action to achieve that end. The university does not discriminate in its educational and employment programs and activities on the basis of race, color, national origin, sex, sexual orientation, age, disability, creed, religion, or veteran status.

