

# Tuition, Fees and Financial Aid

*At UCDHSC, we have a longstanding belief that finances should never stand in the way of motivated, talented individuals who want to better themselves and make a positive impact on the world around them. Through a tradition of providing strong financial assistance and aid programs, we enforce this belief every day.*

## TUITION AND FEES

**Bursar:** Jim Freas

**Office:** North Classroom, 1003

**Telephone:** 303-556-2710

**E-mail:** Jim.Freas@cudenver.edu

**Web site:** [www.cudenver.edu/Bursar/](http://www.cudenver.edu/Bursar/)

**Student Service Center:** North Classroom, 1001

**Telephone:** 303-556-2710

All tuition and fee rates are established by the Board of Regents, the governing body of the University of Colorado, in accordance with legislation enacted annually by the Colorado General Assembly. The regents set tuition rates and fees at a budget retreat in June for the coming fall, spring and summer terms, but reserve the right to change rates at any time. Rates for the current year are available online to assist prospective students in anticipating costs. Please refer to the Web site at [www.cudenver.edu/bursar/](http://www.cudenver.edu/bursar/) in July for new rates.

## New for Fall 2007

### REGISTRATION ADVANCE PAYMENT

All students will be required to pay a nonrefundable \$200 registration advance payment each term prior to registering. Students may register for a term once that term's registration advance payment is made. This advance payment will be applied to that term's tuition and fees cost.

In order not to disadvantage students who have significant financial need, a waiver of the term's registration advance payment will be allowed if the student has applied for financial aid and has met other financial aid eligibility criteria for that term. If the student pays the registration advance payment and later applies for and receives full tuition and fees from financial aid, the excess paid will be refunded to the student.

For more information, please visit [www.ucdhsc.edu/admin/bursar/billandenroll/](http://www.ucdhsc.edu/admin/bursar/billandenroll/).

### DROP CHARGE

Beginning the second Tuesday of the fall and spring terms until census date (the fourth day of summer term), a \$100 drop transaction charge will be assessed each time a student drops a course. This includes student-initiated drops done in order to change sections within a course. Section changes done for an administrative purpose through the deans' offices will be exempted from drop charges. If a student withdraws (therefore dropping all classes), a drop charge will be assessed for each course.

For more information, please visit [www.ucdhsc.edu/admin/bursar/billandenroll/](http://www.ucdhsc.edu/admin/bursar/billandenroll/).

Special tuition rates are available for nondegree graduate students taking undergraduate courses only. Contact the Office of the Registrar at 303-556-2389 to request this special tuition rate.

## Payment of Tuition and Fees

All tuition and fees (except the application fee) are due on the first day of class, according to guidelines on the Web site. Students may choose the payment plan that is available on the downtown Denver campus. Specific information on the deferred payment plan is included on the Web site, published before each semester. Tuition and fees for students who are receiving financial aid will also be due on the first day of class.

Students who register for courses are liable for payment of tuition and fees if they withdraw from school after census date. This includes students who are administratively dropped after the fourth week of the term if they have not paid in full or signed up for the payment plan. Refund policies for students who withdraw from the university both before and after census date are included in the academic calendar, available by going to [www.cudenver.edu](http://www.cudenver.edu) and clicking Registrar (SMART) under Quick Links. A student with financial obligations to the university will not be permitted to register for any subsequent term, to graduate, to be issued transcripts or to be listed among those receiving a degree or special certificate. The only exception to this regulation involves loans and other types of indebtedness that are due after graduation. Personal checks are accepted for any university obligation. Any student who pays with a check that is not acceptable to the bank will be assessed an additional service charge. Students may also pay tuition and fees by credit card, or through the SMART system by credit card or an electronic withdrawal directly from a checking or savings account.

Students who register in a nondegree status, and who later apply and are admitted to a degree status for that term, are responsible for the difference in tuition between the nondegree program and their applicable degree program and will be billed accordingly.

## Tuition Appeals

Students are responsible for abiding by the published deadlines. Tuition is not refundable when students drop or withdraw from courses after the published deadlines. If circumstances beyond the student's control have made the late drop or withdraw necessary, the student may file a tuition appeal.

Instructions and forms for submitting a tuition appeal are available on the registrar's Web site, [www.cudenver.edu/Registrar/](http://www.cudenver.edu/Registrar/), in the Student Services Center in North Classroom, or in the Office of the Registrar in the CU Building Annex. Completed tuition appeals packets must be submitted to the tuition appeals coordinator in the registrar's office within three months following the end of the term being appealed.

## Past Due Tuition and Fees

Past due student accounts are referred to the Office of Student Debt Management (SDM) for collection. If accounts are not paid in full, a 20% internal collection costs will be assessed on the unpaid balance. This is in addition to the 1.5% service charge per month that all past due accounts are subject to. If your account is referred to a third-party

agency, you must pay any collection costs and attorney fees allowed by the Uniform Consumer Credit Code.

## College Opportunity Fund (Vouchers)

An act of the Colorado State legislature in May 2004 established a new way for the state to provide state tax dollar support for higher education at the undergraduate level. The state is no longer appropriating monies to institutions for undergraduate education, but is providing direct funding to undergraduate students through the “College Opportunity Fund” or “COF.” This program is also known as “vouchers” or “stipends.” If an undergraduate in-state student applies for and authorizes use of the voucher, COF vouchers will be applied to the student’s university bill.

For details, see [www.CollegeinColorado.org](http://www.CollegeinColorado.org).

## Residency Classification for Tuition Purposes

Tuition classification is governed by Colorado statutes that apply to all state-funded institutions in Colorado. Institutions are bound by the provisions of this statute and are not free to make exceptions to the rules set forth.

Students are initially classified as in-state or out-of-state for tuition purposes at the time of application. The classification is based upon information furnished by the student and from other relevant sources. After the student’s status is determined, it remains unchanged in the absence of satisfactory evidence to the contrary.

Once a student is classified as a nonresident for tuition purposes, the student must petition for a change in classification. Petitions must be submitted **NO LATER THAN THE FIRST OFFICIAL DAY OF CLASSES** of the term for which the student wishes to be classified as a resident. It is preferred that petitions be received 30 days prior to the beginning of the term. Late petitions will not be considered until the next semester. Specific information may be obtained from the Office of Admissions.

The final decision regarding tuition status rests with the university. Questions regarding residence (tuition) status should be referred only to the tuition classification officer. Opinions of other persons are not official or binding upon the university. Additional information is available in the brochure *Classification of Students for Tuition Purposes*, which may be obtained from the admissions office.

### BASIC REQUIREMENTS

The statute provides that an in-state student is one who has been a legal domiciliary of Colorado for one year or more immediately preceding the beginning of the term for which the in-state classification is being sought. Persons over 23 years of age or who are emancipated establish their own legal domicile. Those who are under 23 years of age and unemancipated assume the domicile of their parent or court-appointed legal guardian. An unemancipated minor’s parent must, therefore, have a legal domicile in Colorado for one year or more before the minor may be classified as an in-state student for tuition purposes.

### ESTABLISHING DOMICILE

Domicile is established when one has a permanent place of habitation in Colorado and the intention of making Colorado one’s true, fixed, and permanent home and place of habitation. The tuition statute places the burden of establishing a Colorado domicile on the person seeking to establish the domicile. The question of intent is one of documentable fact and needs to be shown by substantial connections with the state sufficient to evidence such intent. Legal domicile in Colorado for tuition purposes begins the day after connections with Colorado are made sufficient to evidence one’s intent. The most common ties with the state are (1) change of driver’s license to Colorado, (2) change of automobile registration to Colorado, (3) Colorado voter registration, (4) permanent employment in Colorado, and most important, (5) payment of state income taxes as a resident by one whose income is sufficient to be taxed. Caution: payment or filing of back taxes in no way serves to establish legal domicile retroactive to the time filed. In order to qualify for in-state

tuition for a given term, the 12-month waiting period (which begins when the legal domicile is established) must be over by the first day of classes for the term in question. If one’s 12-month waiting period expires during the semester, in-state tuition cannot be granted until the next semester.

## Resident Tuition for Active Duty Military Personnel

The Colorado legislature approved resident tuition for active duty military personnel on permanent duty assignment in Colorado and for their dependents. **ELIGIBLE STUDENTS MUST BE CERTIFIED EACH TERM.** Students obtain a completed verification form from the base education officer, and submit the form with their military ID to the registrar’s office after they have registered, but before the end of the drop/add period. At the time the verification form is certified in the registrar’s office, the student’s bill will be adjusted to reflect the resident tuition rate. Students who have been certified remain classified as non-residents for tuition purposes and must petition to change their status once they establish permanent ties to Colorado.

## FINANCIAL AID

**Director of Financial Aid:** Patrick McTee

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**E-mail:** [finaid@cudenver.edu](mailto:finaid@cudenver.edu)

**Web site:** [www.cudenver.edu/finaid](http://www.cudenver.edu/finaid)

The Office of Financial Aid offers more than \$70 million in financial aid awards to qualified students at the downtown Denver campus each year. If the student’s financial aid application materials are received before the April 1 priority date, then the student is considered for a package of need-based grant, work-study (part-time employment), and/or student loan funds. If the financial aid application materials are received after the April 1 priority date, then the student is usually considered only for a Federal Pell Grant and student loans.

## Eligibility

Each student must qualify for UCDHSC financial aid as follows:

1. Be a U.S. citizen or be admitted to the U.S. by the INS on a permanent basis.
2. Be classified as a degree-seeking student by the downtown Denver Office of Admissions. Teacher certification students are eligible to apply for financial aid and are considered undergraduate students according to federal guidelines.
3. Be enrolled for a minimum number of credits as specified on the financial aid award letter.
4. Meet the minimum requirements of Financial Aid Academic Standards.
5. Apply for financial aid by submitting all of the required documentation. The Free Application for Federal Student Aid (FAFSA) is required for all programs.
6. Not be in default on any student loan or owe a refund on any educational grant.
7. Male applicants must be registered with the Selective Service.

## Applying

Each applicant must complete the financial aid application materials for submission to the Office of Financial Aid. Complete information must be available to the office before eligibility can be determined.

**Limited Funds**—The majority of general financial aid funds are awarded on a first-come, first-served basis to eligible students who document significant financial need and who complete their application materials in the Office of Financial Aid by the April 1 priority date. Application completion is defined as having the results of the FAFSA (Free Application for Federal Student Aid) and all other required

documents into the Office of Financial Aid. Financial aid is awarded to needy students who meet the priority date until all of the funds are committed for the year. If the file is completed after April 1, then awards will probably be limited to Federal Pell Grant (for needy undergraduate students only) and/or student loans. Application for financial aid must be made each year; application materials are available in January of each year.

It is the student's responsibility to be sure application materials are complete. Please contact the Office of Financial Aid for application forms and complete details. All financial aid policies and procedures are subject to change due to revisions in federal and state laws, regulations and guidelines.

## Qualifying

### FINANCIAL NEED

Most financial aid awards are based on the concept of financial need. Financial need is calculated as cost of attendance (tuition, fees, books, living expenses) minus family contribution (student/spouse contribution and parents' contribution for dependent students).

The cost of attendance is the estimated cost to attend UCDHSC, including tuition and fees, room and board, books and supplies, transportation and personal expenses. The Office of Financial Aid determines standard budgets based upon average tuition and fees charged and other budget items established by the Colorado Commission on Higher Education. Current cost-of-attendance figures are available on our Web site at [www.cudenver.edu/finaid](http://www.cudenver.edu/finaid).

The contributions from the student/spouse and from the parents are calculated by a standardized formula that is required by federal law. The formula considers income, savings and other assets, family size, number of children in postsecondary school, and other factors.

If the student/spouse contribution plus the parents' contribution is equal to or greater than the cost of attendance, then the student will not qualify for need-based financial aid. Students may appeal for special consideration if they are experiencing unusual circumstances. Financial aid is intended to supplement and not replace financial contributions from the student and parents.

### DEPENDENCY

The federal government provides specific guidelines that define dependency for financial aid purposes. Students classified as dependent are required to provide household and financial information from their parents when applying for financial aid. If a student is classified independent, then the student's parental information is not considered when the calculation of family contribution is made.

Current law defines an independent student as one who meets at least one of the following conditions:

1. Age 24 or older
2. Graduate student
3. Married student
4. Student with legal dependents other than a spouse
5. Veteran of the U.S. armed forces or currently on active duty
6. Orphan or ward of the court

Dependency may be appealed to the Office of Financial Aid if unusual circumstances exist. Contact the office for appeal guidelines.

### COURSE LOADS

Most undergraduate financial aid programs require at least 12 credits per semester, and graduate programs require at least 5 credits per semester. Federal Stafford Loan recipients must carry at least a half-time credit load (6 hours for undergraduates per semester and 3 hours for graduates per semester). Higher or lower minimums may be required for individual awards (check your award letter for the exact number of credits required).

### ACADEMIC PROGRESS

UCDHSC students must make satisfactory academic progress as defined by the Office of Financial Aid to be eligible for financial aid. Students should review the Financial Aid Academic Standards policy, available on our Web site or from the office.

### REFUNDS AND REPAYMENTS

If a recipient of federal financial aid withdraws from all classes on or before the 60 percent point in time in the term, that student may be required to repay a portion of his/her financial aid. The federal government has defined that the recipient has only earned a portion of their financial aid, and the earned aid is directly proportional to the percentage of time the student attended classes up to and including the 60 percent point in time in the term. The rest of the financial aid is defined as unearned financial aid and must be returned to the federal financial aid programs. Unearned aid includes both the amount allocated to tuition and fees and the amount allocated to the student for other educational expenses. For a complete description of these requirements, request a copy of the Financial Aid Repayment policy from the Office of Financial Aid.

### APPEALS

Students may appeal all decisions of the Office of Financial Aid by completing a request for review form and submitting it to the office. Appeals are considered within three weeks and a written response is mailed to the student.

## FIND IT HERE

Not sure of the difference between the registrar and the bursar? Questions about student loans? Here's a quick guide to finding what you need.

### Admissions

CU-Denver Building Annex, 200  
303-556-2704  
[www.cudenver.edu/Admissions](http://www.cudenver.edu/Admissions)  
Application: pick up, drop off, application fee payment, admission status  
Establishing domicile for tuition classification  
General transfer credit information  
Information about UCDHSC  
Residency forms  
Scholarship guides  
Talk to and admission counselor

### Bursar

North Classroom, 1003  
303-315-2710  
[www.cudenver.edu/Bursar](http://www.cudenver.edu/Bursar)  
Application fees payments by credit card  
College Opportunity Fund (vouchers)  
Departmental deposit transactions  
Payment of tuition and fees  
Refunds  
Student account reconciliation  
Student Service Center—one-stop processing for bursar, financial aid, registration and admission functions  
Third-party billing

### Financial Aid

North Classroom, 1030  
303-556-2886  
[www.cudenver.edu/FinAid](http://www.cudenver.edu/FinAid)  
Free Application for Federal Student Aid (FASFA)  
Grant, work-study and student loan information  
Short term loans  
University application for financial aid

### Registrar

CU-Denver Building Annex, 100  
303-556-2389  
[www.cudenver.edu/Registrar](http://www.cudenver.edu/Registrar)  
Class registration  
Course descriptions  
Diplomas  
Enrollment verification  
Grades and GPA  
Schedule adjustment (drop/add) forms  
Schedule Planner (online course schedule)  
SMART (online registration system)  
Transcripts  
Tuition appeals

### Student Debt Management

North Classroom, 2204  
303-556-2301  
[www.ucdhsc.edu/admin/studentfinancialservices/debtmanagement](http://www.ucdhsc.edu/admin/studentfinancialservices/debtmanagement)  
Past due tuition collection  
Student loan processing

## REAPPLY EACH YEAR

Financial aid awards are not automatically renewed each year. Students must reapply and meet priority dates each year. Application materials for the next academic year are available beginning January 1.

## Awards

Students are notified in writing of their financial aid eligibility approximately 4–6 weeks after all application materials have been received in the Office of Financial Aid. If awarded, an award notice is e-mailed to the student; it includes the types and amounts of aid awarded and the minimum number of credit hours required each term.

## Grants, Loans and Work-Study

The following aid programs are funded by the federal government:

1. *Federal Pell Grant*—Eligibility for the Federal Pell Grant is determined before any other aid is awarded. Awards are defined by a strict need-based formula provided by the federal government, and award amounts vary depending upon amount of financial need and enrollment status. Only undergraduate students are eligible.
2. *ACG and SMART Grants*—Academic Competitiveness Grants (ACG) are awarded to freshman and sophomore Pell Grant recipients who are U.S. citizens and who have graduated from high school programs designated as a rigorous program. National Science and Mathematics Access to Retain Talent Grants (SMART) are awarded to junior and senior Pell Grant recipients who are U.S. citizens and who are majoring in specific areas of physical, life or computer sciences; mathematics, technology, engineering or a critical foreign language.
3. *Federal Stafford Loan*—The subsidized Federal Stafford Loan program requires that students show financial need in order to qualify. Interest on the subsidized loan is paid for the student by the federal government as long as the student remains enrolled at least half-time and for a six-month grace period after dropping below half-time enrollment. The unsubsidized Federal Stafford Loan program does not require the student to document financial need. Eligibility is calculated as the cost of attendance minus other financial aid awarded. Interest is not paid by the federal government for the unsubsidized program, and the student may elect to pay the interest currently or to allow the interest to be added to the total loan amount. Interest rates for the Federal Stafford Loan programs are 6.8 percent. Graduate students and parents of dependent students are eligible to borrow under the Federal PLUS program. The PLUS program is unsubsidized, and interest payments become the responsibility of the borrower at the time of disbursement. The interest rate on the PLUS program is 8.5 percent.

4. *Federal Supplemental Educational Opportunity Grant (SEOG)*—

This is a need-based grant program for students who have not yet obtained a bachelor's degree. Students must be eligible for a Federal Pell Grant to be considered for SEOG.

5. *Federal Perkins Loan*—This need-based loan program, with an interest rate currently at 5 percent, is based at UCDHSC. No repayment of interest or principal is due until nine months after the student ceases to be enrolled at least half-time.
6. *Federal College Work-Study*—Work-study is a need-based program that allows students to work on a part-time basis on campus or off campus at nonprofit agencies to help meet their educational costs.

The state of Colorado funds the following programs:

1. *Colorado Student Grant*—A need-based grant for resident undergraduate students.
2. *Colorado Leveraging Educational Assistance Partnership Grant*—A need-based grant for resident undergraduates who have not yet obtained a bachelor's degree. This grant is funded 50 percent by the federal government and 50 percent by the state of Colorado.
3. *Colorado Graduate Grant*—A need-based grant for resident graduate students.
4. *Colorado Work-Study*—A program similar to the College Work-Study program but limited to resident undergraduate students.

Limited amounts of Colorado Work-Study are available to students regardless of financial need.

## Scholarships

For a complete listing of the many scholarships offered at the downtown Denver campus, go to [www.cudenver.edu/admissions](http://www.cudenver.edu/admissions). In addition, many Internet search programs are available to help students identify scholarships for which they may be eligible. One of the largest is [www.FastWeb.com](http://www.FastWeb.com).

## Other Sources

There are several other sources of funds for students. Employment opportunities are listed in the Student Employment Office and the Career Center. Graduate students should inquire about additional types of financial aid through their academic departments. American Indian students should request information about Bureau of Indian Affairs and tribal scholarships from their tribe.

## Short Term Loans

Short term loans are available to enrolled students to cover unexpected financial needs. Loans are generally limited to \$500 and are due within 30 days. There is a \$10 per loan administrative charge.