

Tuition, Fees, and Financial Aid

TUITION AND FEES

All tuition and fee charges 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 reserve the right to change tuition and fee rates at any time. The following rates were for the 2005-2006 academic year, and are provided to assist prospective students in anticipating costs. Special tuition rates are available for nondegree graduate students taking undergraduate courses only. Nondegree students who have previously earned a bachelor's degree and are taking undergraduate courses only may be assessed undergraduate tuition. Students must contact the Office of the Registrar at 303-556-2389 to request this special tuition rate. Rates are currently being revised for the 2006-2007 academic year. Please refer to the *Web Schedule Planner* for the term in which you register for current tuition and fees information.

Payment of Tuition and Fees

All tuition and fees (except the application fee) are assessed and payable when the student registers for the term, according to guidelines in the current *Web Schedule Planner*. Students may select one of the payment plans that are available on the downtown Denver campus. Specific information on the deferred payment plans is included in the *Web Schedule Planner* published before each semester or summer session. Students who fail to pay tuition and fees in full or make payment arrangements by the published deadlines will be dropped from all classes.

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. Students who register for courses are liable for payment of tuition and fees even if they drop out of school. Refund policies for students who withdraw from the

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UNDERGRADUATE TUITION

For students in the College of Liberal Arts & Sciences

Fall 2005, Spring 2006, Summer 2006 College Code LA

Student Credit Hours	RESIDENT										NON-RESIDENT
	CLAS Tuition for freshmen and sophomores	CLAS Adjustment**	Arts and Sciences tuition for freshmen and sophomores less CLAS Adjustment	Less: College Opportunity Fund Stipend	FR/SO Student Share* of Tuition, net of COF and CLAS Adjustment	CLAS Tuition for juniors and seniors	CLAS Adjustment**	Arts and Sciences tuition for juniors and seniors less CLAS Adjustment	Less: College Opportunity Fund Stipend	JR/SR Student Share* of Tuition, net of COF and CLAS Adjustment	All levels of nonresident student
0-1	\$290	\$9	\$281	\$80	\$201	\$290	\$0	\$290	\$80	\$210	\$924
2	\$580	\$18	\$563	\$160	\$403	\$580	\$0	\$580	\$160	\$420	\$1,848
3	\$870	\$26	\$844	\$240	\$604	\$870	\$0	\$870	\$240	\$630	\$2,772
4	\$1,160	\$35	\$1,125	\$320	\$805	\$1,160	\$0	\$1,160	\$320	\$840	\$3,697
5	\$1,450	\$44	\$1,406	\$400	\$1,006	\$1,450	\$0	\$1,450	\$400	\$1,050	\$4,621
6	\$1,740	\$53	\$1,688	\$480	\$1,208	\$1,740	\$0	\$1,740	\$480	\$1,260	\$5,545
7	\$2,030	\$61	\$1,969	\$560	\$1,409	\$2,030	\$0	\$2,030	\$560	\$1,470	\$7,697
8	\$2,320	\$70	\$2,250	\$640	\$1,610	\$2,320	\$0	\$2,320	\$640	\$1,680	\$7,697
9	\$2,610	\$79	\$2,531	\$720	\$1,811	\$2,610	\$0	\$2,610	\$720	\$1,890	\$7,697
10	\$2,732	\$88	\$2,644	\$800	\$1,844	\$2,732	\$8	\$2,724	\$800	\$1,924	\$7,697
11	\$2,854	\$103	\$2,751	\$880	\$1,871	\$2,854	\$21	\$2,833	\$880	\$1,953	\$7,697
12	\$2,976	\$118	\$2,858	\$960	\$1,898	\$2,976	\$36	\$2,940	\$960	\$1,980	\$7,697
13	\$3,098	\$160	\$2,938	\$1,040	\$1,898	\$3,098	\$78	\$3,020	\$1,040	\$1,980	\$7,697
14	\$3,220	\$202	\$3,018	\$1,120	\$1,898	\$3,220	\$120	\$3,100	\$1,120	\$1,980	\$7,697
15	\$3,312	\$215	\$3,097	\$1,200	\$1,897	\$3,312	\$132	\$3,180	\$1,200	\$1,980	\$7,697
16	\$3,602	\$222	\$3,380	\$1,280	\$2,100	\$3,602	\$132	\$3,470	\$1,280	\$2,190	\$8,621
17	\$3,892	\$231	\$3,661	\$1,360	\$2,301	\$3,892	\$132	\$3,760	\$1,360	\$2,400	\$9,546
18	\$4,182	\$239	\$3,943	\$1,440	\$2,503	\$4,182	\$132	\$4,050	\$1,440	\$2,610	\$10,470
19	\$4,472	\$248	\$4,224	\$1,520	\$2,704	\$4,472	\$132	\$4,340	\$1,520	\$2,820	\$11,394
20	\$4,762	\$257	\$4,505	\$1,600	\$2,905	\$4,762	\$132	\$4,630	\$1,600	\$3,030	\$12,318
21	\$5,052	\$266	\$4,786	\$1,680	\$3,106	\$5,052	\$132	\$4,920	\$1,680	\$3,240	\$13,242
22	\$5,342	\$275	\$5,067	\$1,760	\$3,307	\$5,342	\$132	\$5,210	\$1,760	\$3,450	\$14,166
23	\$5,632	\$284	\$5,348	\$1,840	\$3,508	\$5,632	\$132	\$5,500	\$1,840	\$3,660	\$15,090
24	\$5,922	\$293	\$5,629	\$1,920	\$3,709	\$5,922	\$132	\$5,790	\$1,920	\$3,870	\$16,014
25	\$6,212	\$302	\$5,910	\$2,000	\$3,910	\$6,212	\$132	\$6,080	\$2,000	\$4,080	\$16,938
26	\$6,502	\$311	\$6,191	\$2,080	\$4,111	\$6,502	\$132	\$6,370	\$2,080	\$4,290	\$17,862
27	\$6,792	\$320	\$6,472	\$2,160	\$4,312	\$6,792	\$132	\$6,660	\$2,160	\$4,500	\$18,786
28	\$7,082	\$329	\$6,753	\$2,240	\$4,513	\$7,082	\$132	\$6,950	\$2,240	\$4,710	\$19,710
29	\$7,372	\$338	\$7,034	\$2,320	\$4,714	\$7,372	\$132	\$7,240	\$2,320	\$4,920	\$20,634
30	\$7,662	\$347	\$7,315	\$2,400	\$4,915	\$7,662	\$132	\$7,530	\$2,400	\$5,130	\$21,558

* Note: Student's Share assumes that the student is eligible for the College Opportunity Fund (COF) and has completed the required steps of applying for and authorizing COF for the student's account and that all other requirements of COF are met.

** Note: The College of Liberal Arts and Sciences (CLAS) adjustment is financial aid for undergraduate students whose primary college is the College of Liberal Arts and Sciences. The adjustment is for fall 2005, spring 2006 and summer 2006. The adjustment was approved by the Board of Regents on June 30, 2005 to moderate the effects of tuition increases from 2004-05 to 2005-06.

CLAS students will receive grant or gift aid to keep tuition rate increases to 15% for lower division students (freshmen and sophomores) and 20% for upper division students (juniors and seniors).

UNDERGRADUATE TUITION

For all students except those in the College of Liberal Arts & Sciences

Fall 2005, Spring 2006, Summer 2006

Student Credit Hours	RESIDENT – College Codes						NONRESIDENT – College Codes	
	BD, AM, EN, UN			BD, AM, EN, UN			BD, AM, EN, UN	
	FR/SO Tuition	Less: College Opportunity Fund Stipend	Student's Share*	JR/SR Tuition	Less: College Opportunity Fund Stipend	Student's Share*	FR/SO Tuition	JR/SR Tuition
0-1	\$290	\$80	\$210	\$319	\$80	\$239	\$924	\$948
2	\$580	\$160	\$420	\$638	\$160	\$478	\$1,848	\$1,897
3	\$870	\$240	\$630	\$956	\$240	\$716	\$2,772	\$2,845
4	\$1,160	\$320	\$840	\$1,275	\$320	\$955	\$3,697	\$3,794
5	\$1,450	\$400	\$1,050	\$1,594	\$400	\$1,194	\$4,621	\$4,742
6	\$1,740	\$480	\$1,260	\$1,913	\$480	\$1,433	\$5,545	\$5,690
7	\$2,030	\$560	\$1,470	\$2,232	\$560	\$1,672	\$7,697	\$7,895
8	\$2,320	\$640	\$1,680	\$2,550	\$640	\$1,910	\$7,697	\$7,895
9	\$2,610	\$720	\$1,890	\$2,869	\$720	\$2,149	\$7,697	\$7,895
10	\$2,732	\$800	\$1,932	\$2,997	\$800	\$2,197	\$7,697	\$7,895
11	\$2,854	\$880	\$1,974	\$3,125	\$880	\$2,245	\$7,697	\$7,895
12	\$2,976	\$960	\$2,016	\$3,252	\$960	\$2,292	\$7,697	\$7,895
13	\$3,098	\$1,040	\$2,058	\$3,380	\$1,040	\$2,340	\$7,697	\$7,895
14	\$3,220	\$1,120	\$2,100	\$3,460	\$1,120	\$2,340	\$7,697	\$7,895
15	\$3,312	\$1,200	\$2,112	\$3,544	\$1,200	\$2,344	\$7,697	\$7,895
16	\$3,602	\$1,280	\$2,322	\$3,863	\$1,280	\$2,583	\$8,621	\$8,844
17	\$3,892	\$1,360	\$2,532	\$4,182	\$1,360	\$2,822	\$9,546	\$9,792
18	\$4,182	\$1,440	\$2,742	\$4,501	\$1,440	\$3,061	\$10,470	\$10,740
19	\$4,472	\$1,520	\$2,952	\$4,820	\$1,520	\$3,300	\$11,394	\$11,688
20	\$4,762	\$1,600	\$3,162	\$5,139	\$1,600	\$3,539	\$12,318	\$12,636
21	\$5,052	\$1,680	\$3,372	\$5,458	\$1,680	\$3,778	\$13,242	\$13,584
22	\$5,342	\$1,760	\$3,582	\$5,777	\$1,760	\$4,017	\$14,166	\$14,532
23	\$5,632	\$1,840	\$3,792	\$6,096	\$1,840	\$4,256	\$15,090	\$15,480
24	\$5,922	\$1,920	\$4,002	\$6,415	\$1,920	\$4,495	\$16,014	\$16,428
25	\$6,212	\$2,000	\$4,212	\$6,734	\$2,000	\$4,734	\$16,938	\$17,376
26	\$6,502	\$2,080	\$4,422	\$7,053	\$2,080	\$4,973	\$17,862	\$18,324
27	\$6,792	\$2,160	\$4,632	\$7,372	\$2,160	\$5,212	\$18,786	\$19,272
28	\$7,082	\$2,240	\$4,842	\$7,691	\$2,240	\$5,451	\$19,710	\$20,220
29	\$7,372	\$2,320	\$5,052	\$8,010	\$2,320	\$5,690	\$20,634	\$21,168
30	\$7,662	\$2,400	\$5,262	\$8,329	\$2,400	\$5,929	\$21,558	\$22,116

* Note: Student's Share assumes that the student is eligible for the College Opportunity Fund (COF) and has completed the required steps of applying for and authorizing COF for their student account and that all other requirements of COF are met.

GRADUATE TUITION

Fall 2005, Spring 2006, Summer 2006

Credit Hours	RESIDENT						NONRESIDENT		
	CLAS	EDUC	ENGIN & CAM	ARCH	GSPA	BUS & Nondegree	CLAS	GSPA, EDUC, CAM, ARCH, & ENGR	BUS & Nondegree
0-1	\$322	\$325	\$392	\$388	\$448	\$450	\$1,009	\$1,077	\$1,096
2	\$644	\$651	\$784	\$776	\$895	\$900	\$2,018	\$2,153	\$2,192
3	\$966	\$976	\$1,176	\$1,164	\$1,343	\$1,350	\$3,027	\$3,230	\$3,288
4	\$1,288	\$1,302	\$1,567	\$1,552	\$1,791	\$1,800	\$4,036	\$4,307	\$4,383
5	\$1,610	\$1,627	\$1,959	\$1,941	\$2,238	\$2,251	\$5,045	\$5,383	\$5,479
6	\$1,932	\$1,953	\$2,351	\$2,329	\$2,686	\$2,701	\$6,054	\$6,460	\$6,575
7	\$2,254	\$2,278	\$2,743	\$2,717	\$3,133	\$3,151	\$8,425	\$8,967	\$9,136
8	\$2,576	\$2,604	\$3,135	\$3,105	\$3,581	\$3,601	\$8,425	\$8,967	\$9,136
9	\$2,683	\$2,929	\$3,265	\$3,234	\$3,730	\$3,751	\$8,425	\$8,967	\$9,136
10	\$2,791	\$3,038	\$3,396	\$3,364	\$3,880	\$3,901	\$8,425	\$8,967	\$9,136
11	\$2,898	\$3,146	\$3,527	\$3,493	\$4,029	\$4,051	\$8,425	\$8,967	\$9,136
12	\$3,005	\$3,255	\$3,657	\$3,622	\$4,178	\$4,201	\$8,425	\$8,967	\$9,136
13	\$3,113	\$3,363	\$3,788	\$3,752	\$4,327	\$4,351	\$8,425	\$8,967	\$9,136
14	\$3,220	\$3,471	\$3,918	\$3,881	\$4,476	\$4,501	\$8,425	\$8,967	\$9,136
15	\$3,327	\$3,580	\$4,049	\$4,011	\$4,626	\$4,651	\$8,425	\$8,967	\$9,136
16	\$3,649	\$3,905	\$4,441	\$4,399	\$5,073	\$5,101	\$9,434	\$10,043	\$10,232
17	\$3,971	\$4,231	\$4,833	\$4,787	\$5,521	\$5,551	\$10,443	\$11,120	\$11,328
18	\$4,293	\$4,556	\$5,225	\$5,175	\$5,969	\$6,002	\$11,452	\$12,197	\$12,424
19	\$4,615	\$4,882	\$5,616	\$5,563	\$6,416	\$6,452	\$12,461	\$13,273	\$13,520
20	\$4,937	\$5,207	\$6,008	\$5,951	\$6,864	\$6,902	\$13,470	\$14,350	\$14,616
21	\$5,259	\$5,533	\$6,400	\$6,339	\$7,311	\$7,352	\$14,479	\$15,427	\$15,712
22	\$5,581	\$5,858	\$6,792	\$6,727	\$7,759	\$7,802	\$15,488	\$16,503	\$16,807
23	\$5,903	\$6,184	\$7,184	\$7,116	\$8,207	\$8,252	\$16,497	\$17,580	\$17,903
24	\$6,225	\$6,509	\$7,576	\$7,504	\$8,654	\$8,702	\$17,506	\$18,657	\$18,999
25	\$6,547	\$6,834	\$7,967	\$7,892	\$9,102	\$9,152	\$18,515	\$19,733	\$20,095
26	\$6,869	\$7,160	\$8,359	\$8,280	\$9,550	\$9,603	\$19,524	\$20,810	\$21,191
27	\$7,191	\$7,485	\$8,751	\$8,668	\$9,997	\$10,053	\$20,533	\$21,887	\$22,287
28	\$7,513	\$7,811	\$9,143	\$9,056	\$10,445	\$10,503	\$21,542	\$22,963	\$23,383
29	\$7,835	\$8,136	\$9,535	\$9,444	\$10,893	\$10,953	\$22,551	\$24,040	\$24,478
30	\$8,157	\$8,462	\$9,927	\$9,832	\$11,340	\$11,403	\$23,560	\$25,117	\$25,574

university are included in the academic calendar, available by going to www.cudenver.edu and clicking on the SMART icon for the registrar's page. A student with financial obligations to the university will not be permitted to register for any subsequent term, to be graduated, 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.

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, in the Student Services Center in the North Classroom Building, or in the Office of the Registrar in the CU 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.

Required Fees

Auraria Bond Fee \$58

Assessed to retire the construction bonds used for the Student Union, the Child Care Center, the Health, Physical Education and Recreation (HPER) facilities, and Tivoli facility on the Auraria campus. The fee was approved by student referendum and is required of all students at UCDHSC, Metropolitan State College of Denver, and the Community College of Denver.

Auraria Student RTD Bus Pass Fee \$22

Students displaying a current student ID card and decal will be allowed to: ride free on all Denver local bus and light rail service, ride free on all Denver metro express or regional express service, ride free on all other Regional Service, receive a \$3 credit on all SkyRide routes. It is not valid for local service in Boulder and Longmont or on special services such as, but not limited to, BroncoRide, RockiesRide or Access-a-Ride.

Candidate for Degree Fee

Equal to one credit hour of resident tuition, is required for all graduate students who are not registered during the term that they are taking comprehensive examinations. Students must register as "candidate for degree" and pay for one hour of corresponding resident tuition plus the SIS fee.

CoPRIG Fee \$4

Provides funding for CoPRIG student chapters to offer students in Colorado the means to study and act on the problems facing society.

Cultural Events Fee \$2

Provides funding for UCDHSC's College of Arts & Media to allow for reduced admission rates for UCDHSC students to attend theatrical and other cultural events.

Energy Renewal Fee \$1

Provides funding for purchase of clean, renewable electrical power for the Auraria campus from 8/23/04 to 5/12/07 as approved by a student majority vote.

Information Technology Fee \$7 per credit hour

Provides funding for acquisition of computer systems to support student computing laboratories, including networks and networking infrastructure and facilities directly accessible by students.

International Student Fee \$100 per semester

Holders of nonimmigrant visa status are assessed the International Student Services Fee to provide funds for immigration advising, cross-

cultural adjustment support, advocacy, programs and events offered through International Student and Scholar Services at the Office of International Education. It also funds operation and maintenance of systems to comply with the Student Exchange Visitor Information Systems (SEVIS).

Matriculation Fee \$115

A one-time nonrefundable fee required of all new students at the time of their first registration. This fee covers the costs of official transcripts.

Student Activity Fee \$11

Provides funding for student activities, student government, student clubs and organizations and special events.

Student Health Center Fee \$24

Provides funding for an accessible outpatient, direct-care service that is devoted to meeting student health care needs. Health education and counseling are available, as well as treatment and referral for medical problems. The Student Health Center is tri-institutional and is administered by Metropolitan State College of Denver. The payment of this fee does not cover the health insurance plan at UCDHSC. Please call 303-556-6273 to receive information on student health insurance.

Student Information System (SIS) Fee \$2 per credit hour

Provides funding for continued improvement of the computer system used in supporting such functions as admission application processing, telephone and Web registration and grade reporting, degree audit and graduation checkout, awarding of financial aid, payment of tuition and fees and production of transcripts.

Student Newspaper Fee \$4

Provides funding for the downtown Denver campus student newspaper, *The Advocate*.

Student Recreation Fee \$5

Provides funding for the recreational facilities and programs in the Health, Physical Education and Recreation (HPER) building, as well as the campus playing fields and club sport programs. Recreation is a tri-institutional program administered by Metropolitan State College of Denver.

Student Services Fee \$5 per credit hour

Provides funds for programs and events offered through the Career Center, Center for Educational Opportunity Programs, Learning Assistance Center, Office of Legal Services, Office of Student Life, Student Advocacy Center, Office of Student Retention, and UCDHSC Counseling Center. The Office of Legal Services is administered by Metropolitan State College of Denver.

Instructional and Course Fees

Online Courses

A \$100 course fee is assessed for each online course taken.

A \$50 course fee is assessed for each online lab taken.

A \$50 course fee is assessed for each hybrid course taken.

College of Architecture and Planning

All students registered for one or more architecture and planning courses are required to pay a per credit hour instructional program fee for computer, studio, and photography equipment and materials.

Per credit hour \$33

Maximum \$297

College of Arts & Media

All students registered for one or more arts and media courses are required to pay an instructional program fee for laboratories, studios and technologies.

CAM majors \$200

Non-CAM students \$57

Business School

All students registered for one or more business courses are required to pay an instructional program fee for computer lab equipment, instructional materials, and technical assistance. \$55

School of Education & Human Development

All students registered for one or more education courses are required to pay an instructional program fee for technology support, test protocols, and assessment instruments. \$15

College of Engineering and Applied Science

All students registered for one or more engineering courses are required to pay an instructional program fee for laboratory facility, equipment and technical assistance. \$50

College of Liberal Arts and Sciences

All students registered for one or more liberal arts and sciences courses are required to pay an instructional program fee for equipment, technology, materials, and technical support. \$77

Graduate School of Public Affairs

All students registered for one or more GSPA courses are required to pay a per credit hour instructional program fee for computer lab support, instructional technology and support, diagnostic assessment and portfolio development, and course materials.
Per course fee \$85
Maximum \$255

Student Housing Live-in Requirement

UCDHSC's downtown Denver campus has a live-in requirement for first-time freshmen and first-time international students (undergraduate and graduate). Detailed floor plans of Campus Village, information about meal plans, and pricing structures, as well as application and exception forms are available on the Web site at <http://thunder1.cudenver.edu/housing/index.html>. For more information regarding student housing, live-in policies and the applicable exemptions, please see the "Student Housing" section of this catalog.

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: Patrick McTee

Office: NC 1030

Telephone: 303-556-2886

E-mail: finaid@cudenver.edu

Web site: www.cudenver.edu/finaid

The Office of Financial Aid offers more than \$60 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 long-term 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 for student loans (Federal Stafford Loan or Federal PLUS Loan).

Applicants for Colorado merit funds are subject to different deadlines and are reviewed by other downtown Denver campus departments. All other applicants for financial aid are notified of their award status in writing by the Office of Financial Aid.

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 and/or student loan planning letter.
4. Meet the minimum requirements of Financial Aid Academic Standards.
5. Apply for financial aid by submitting all of the required documentation. The need analysis form is required for all programs except the short-term student loan program.
6. Be classified as a resident for tuition purposes for the following programs: Colorado Student Grant, Colorado Leveraging Educational Assistance Program, Colorado Graduate Grant, Colorado Work-Study, Colorado Regents Scholars award, Colorado Deans Scholars award, and Colorado Scholars award.
7. Not be in default on any student loan or owe a refund on any educational grant.
8. Be registered for the draft or be enlisted in the armed forces, if required by the Selective Service.

Application

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 all of the required documents and the results of the need analysis (Free Application for Federal Student Aid) into the Office of Financial Aid. General 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 (Federal Stafford Loan or Federal PLUS Loan). 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.

Qualification

Financial Need—Most financial aid awards are based on the concept of financial need. Financial need is calculated as cost of attendance 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.

For 2006–2007, the following monthly budgets were used for room and board, transportation, and personal expenses: \$615 for students living at home with parents; \$1,053 for students not living with parents. Undergraduate resident tuition and fees for a full-time student were approximately \$2,370 per semester, and nonresident tuition and fees were

approximately \$8,180 per semester. These amounts are estimates and are subject to change.

Independent Student—The federal government provides specific guidelines that define a self-supporting student for financial aid purposes. If a student is classified as self-supporting, then the student's parental information is not considered when the calculation of family contribution is made. For 2006–2007, a self-supporting student is one who is 24 years old (born before 1/1/82) or one who meets one of the following conditions:

1. Graduate student
2. Married student
3. Student with legal dependents other than a spouse
4. Veteran of the U.S. armed forces
5. Orphan or ward of the court

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

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.

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. 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.

Course Loads—General financial aid undergraduate recipients usually must enroll for at least 12 credits per semester, and graduate students usually must enroll for 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). For deferment of student loans, refer to the *Web Schedule Planner* each term for specific information. 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 academic progress as defined by the Office of Financial Aid to be eligible and remain eligible for financial aid. Students should review the Financial Aid Academic Standards policy, available in the Office of Financial Aid.

Nondegree Students—Nondegree students are eligible to be considered only for the Advantage Scholarship Program. Refer to separate brochure for application procedures. Teacher certification students may apply for financial aid and are considered undergraduate students for financial aid purposes.

Residency Status—A student is required to be a resident of Colorado for a full year before the Office of Admissions can consider classification as a resident for tuition purposes. Nonresident students are encouraged to obtain additional information from the Office of Admissions about appealing for resident status. As a resident, a student is eligible for the State of Colorado financial aid programs, and tuition is significantly less than for nonresidents.

Refunds and Repayments—Any refund of tuition and fees resulting from withdrawal or reclassification of tuition status must be returned to the recipient's financial aid awards before any payment is made to the student. 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.

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 summer term are available beginning January 1.

Award

Students are notified in writing of their financial aid eligibility approximately 8–12 weeks after all application materials have been received in the Office of Financial Aid. If awarded, an award letter is mailed to the student; it includes the types and amounts of aid awarded and the minimum number of credit hours required each term. A student loan planning letter is mailed to the student after the outside student loan application(s) have been processed.

Grants and Loans

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. Students are eligible for Federal Pell Grant consideration if they have not received their first baccalaureate degree by June 1 of the award year.
2. **Federal Stafford Loan**—Eligibility for all other types of assistance should be determined prior to applying for outside student loans. 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. Undergraduate 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.
3. **Federal Supplemental Educational Opportunity Grant (SEOG)**—This is a need-based grant program for students who have not yet obtained a baccalaureate degree. Students must be eligible for a Federal Pell Grant to be considered for SEOG.
4. **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 six or nine months (time period differs depending upon when student first received the Perkins Loan) after the student ceases to be enrolled at least half-time.
5. **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 Federal College Work-Study program but limited to resident undergraduate students.
5. **Governor's Opportunity Scholarship**—A need-based grant program for first-time resident freshmen who have a zero family contribution or whose parents earn less than \$28,990.

Scholarships

Following is a partial list of the major scholarships that are offered at the downtown Denver campus. For a complete listing, go to www.cudenver.edu/admissions.

The following programs are funded by the General Assembly of the State of Colorado:

1. **Regents Scholars award** is offered to qualified new freshmen and transfer students by the Office of Admissions. New students will automatically be considered for this program.
2. **Colorado Scholars award** is for undergraduate resident students who have a minimum cumulative grade point average of at least 3.5 for a minimum of 12 CU credit hours. The deadline for applying is April 1. Contact the Office of Financial Aid for application procedures.
3. **Deans Scholars award** is awarded by undergraduate deans' offices. Contact the appropriate dean's office for more information.

The following programs are funded by the downtown Denver campus:

1. **Advantage Scholarship** is for minority and/or first generation college students who meet the specified income guidelines. Contact the scholarship/resource office at 303-556-3608.
2. **Nelson/Running Wolf Scholarship** funds are available for needy American Indian students. Contact the Office of American Indian Student Services, 303-556-2860, for more information.
3. **Ahlin Fund** assistance is available for mobility-impaired students. Contact student retention services, 303-556-2324, for applications.

Other scholarship information is available from the Office of Financial Aid, the Auraria Library Scholarship InfoBank in the reference section, and the scholarship/resource office at 303-556-3608.

Other Sources of Financial Aid. There are several other sources of financial aid 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. Students should be aware that Emergency Student Loans are available through the Bursar's Office. American Indian students should request information about Bureau of Indian Affairs or tribal scholarships from the Office of Financial Aid.

Short Term Loans

Short term loans are available to students who encounter an unexpected need for funds. The maximum loan amount is \$500, and repayment is due in 30 days. Students must be enrolled at least half time to be eligible to apply and have proof of their ability to repay. A \$10 administrative fee is charged for each loan, and students are limited to one loan per academic term. For more information or to apply, contact the Office of Financial Aid.

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.cudenver.edu/Admissions/Registrar/Registration+Handbook/College+Opportunity+Fund.htm.