**STUDENT FINANCES**

**Costs**

**Confirmation Deposit**
All new students (in-state, out-of-state and international) must confirm their intent to enroll and pay the $200 confirmation deposit. The deposit is nonrefundable and must be paid by all students, regardless of financial aid awards. Students who have paid the deposit and who decide not to attend CU Boulder forfeit their deposit.

The confirmation deposit is not applied to the tuition bill. It is refunded after graduation or official withdrawal within established dates and guidelines, and after paying any outstanding university obligations.

**Estimated Costs**
Costs for students attending CU Boulder vary depending on program of study, state residency (tuition classification), personal needs and individual interests. Estimates on the Bursar’s Office website from the links below are based on 2019–20 rates. Tuition and fees are approved annually by the Board of Regents and are usually updated by May 1 on the Bursar’s Office website (https://www.colorado.edu/bursar/costs). Please check back for current rates.

See Graduate Colorado Resident Costs (https://www.colorado.edu/bursar/costs/fallspRING-costs/graduate-colorado-resident)

See Graduate Nonresident & International Costs (https://www.colorado.edu/bursar/costs/graduate-nonresident-and-international)

**Notes:**
- Residency classification (http://www.colorado.edu/registrar/students/state-residency) for tuition is determined by Colorado law.
- These estimates do not include a one-time new student fee (https://www.colorado.edu/bursar/costs/other-charges/new-student-fee) ($62-$145) or the Student Health Insurance Plan ($1,874 per semester). Health insurance is mandatory to attend CU Boulder but students have the opportunity to submit proof of private insurance if they choose. See the Health & Wellness section (catalog.colorado.edu/graduate/student-affairs/health-wellness).
- Additional costs such as transportation, medical and personal expenses should also be considered for planning purposes. The Bursar’s Office Costs (https://www.colorado.edu/bursar/costs) pages provide estimates of indirect costs which may help students plan accordingly.
- Students planning to attend summer session can visit the Bursar’s Office (https://www.colorado.edu/bursar/costs/summer-costs) website for summer rates.
- Tuition for no-credit (NC) courses (catalog.colorado.edu/graduate/credits-grading/#creditpoliciestext) is the same as for courses taken for credit.
- Students simultaneously enrolled in programs leading to two different degrees should check with their home department(s) regarding tuition costs.

**Bills & Payments**

**Online Bills**
The university bill includes tuition, mandatory fees, student health insurance (see health insurance requirement (https://www.colorado.edu/health/insurance)) and other direct-university costs. Costs are billed one semester at a time. Textbooks, digital course materials and supplies up to $1,500 from the CU Book Store can be charged to the bill. Adjustments made throughout the semester will appear on the student account (e.g., health insurance waiver, dropping or adding courses, etc.). Additional costs such as housing, transportation, medical and personal are not charged on the university bill but should be considered for planning purposes. See the Bursar’s Office Costs (https://www.colorado.edu/bursar/costs) pages for examples of indirect costs.

Bills for fall are available in mid-August, depending on a student’s registration date. Spring bills are available in mid-January. Emails are sent to students’ colorado.edu addresses and to authorized payers when bills are available online. New and unpaid charges are billed each subsequent month. Failure to check email or receive an email notification of the bill does not relieve any student of responsibility for payment by the published deadline. Students can log in to Buff Portal (https://buffportal.colorado.edu) and authorized payers can log in to CU Bill & Pay (https://quikpayasp.com/cu/boULd/ tuition/authorized.do) at any time to view the bill.

Any student who completes registration agrees to pay CU Boulder according to the payment terms in the Tuition and Fee Agreement and Disclosure (https://www.colorado.edu/bursar/payments/payment-agreement).

**Authorized Payers**
Family members do not automatically have access to CU Bill & Pay to view and pay the tuition bill because of federal privacy laws (http://www.colorado.edu/registrar/students/records/ferpa). If they are helping pay the bill on the student’s behalf, students must give them access to CU Bill & Pay by authorizing them as payers (https://www.colorado.edu/bursar/billing/#accessbill). Students can authorize payers in Buff Portal (https://buffportal.colorado.edu). Students are ultimately responsible for payment of the bill.

Authorized Payer access is separate and distinct from CU Guest Access (https://www.colorado.edu/registrar/students/records/privacy/guest-access) and FERPA Consent to Release (https://www.colorado.edu/registrar/students/records/privacy/consent). If a family member is helping pay tuition and fees on a student’s behalf, we recommend giving them authorized payer access and CU Guest Access.

If a third, non-related party is helping pay the bill (e.g., military, countries sponsoring international students), then see the 3rd Party Sponsorships (https://www.colorado.edu/bursar/payments/payment-options/3rd-party-sponsorships) webpage.

**Payments**
Payment due dates are on the 5th of the month. The primary deadlines are Sept. 5 for fall semester and Feb. 5 for spring semester.

**Payment Methods**
Payments can be made online from a traditional U.S. checking or savings account (electronic check or eCheck). Paying by eCheck is secure, fast and free.

We also accept American Express, Mastercard, Visa and Discover. A nonrefundable 2.75 percent fee (charged by NelNet Business Solutions) applies to all credit and debit card transactions, so we encourage payment from a checking or savings account in order for you to save money and avoid paying the service fee.
International payments (bank and wire transfers) are made using Flywire in CUBill&Pay. For more information about sending money internationally, visit the Wire Transfers (https://www.colorado.edu/bursar/payments/payment-options/wire-transfers) webpage.

Learn about other payment methods on the Bursar's Office (https://www.colorado.edu/bursar/payments/payment-options) website.

**Payment Plans**

Payment plans are also available for students and authorized payers to pay tuition and fees in monthly payments on a monthly basis over the course of the semester. For more information, visit the Payment Plans (https://www.colorado.edu/bursar/payments/payment-plans) webpage.

Also see the Policies (p. 2) section.

**Tuition and Fee Policies**

**Add/Drop Tuition Adjustment**

Adjustment of tuition and fees is made accordingly based on dates in the Add/Drop Calendar (https://www.colorado.edu/registrar/students/calendar).

**Bachelor's-Accelerated Master's Degree Programs**

Bachelor's-accelerated master's (BAM) degree programs are offered in several departments. The BAM program structure applies to students admitted on July 1, 2019 or later. Students admitted to programs before July 1 fall under the concurrent bachelor's/master's degree program structure, and should review the information in the 2018-19 University Catalog's Student Finances section (catalog.colorado.edu/archive/2018-19/graduate/student-finances/#policies). Students should work with their program to review the full academic guidelines which apply to their situation.

1. Students are admitted to the BAM program around the junior year with an intent application, and will complete their undergraduate work at undergraduate status. A program-specific number of credits to be used toward the graduate degree can be taken while at undergraduate status.

2. Students must apply to graduate when undergraduate requirements are complete, will receive the bachelor's degree along the way. They must also apply to continue with the accelerated master's program. They will complete the remainder of the master's degree requirements at graduate status.

3. Prior to completing the baccalaureate degree, students are assessed undergraduate tuition rates. Once admitted to the master's program and at graduate status, students are assessed graduate tuition rates. (In-state graduate students are assessed resident graduate tuition, but do not receive COF.)

4. Undergraduate and graduate students are considered for different types and amounts of financial aid, with graduate students primarily being offered student loans (https://www.colorado.edu/financialaid/aid-graduate-professional-students). Financial aid will automatically adjust when students change to graduate status.

**Credit and Debit Card Service Fee**

A nonrefundable 2.75 percent service fee charged by NelNet Business Solutions applies to all credit and debit card transactions. To avoid paying this fee, we encourage payment from a U.S. checking or savings account (electronic check or eCheck).

**Dispute Rights**

To dispute tuition and mandatory fee charges, students must make a formal appeal to the Bursar's Office by the end of the semester (last day of finals). Disputes will only be considered under extenuating circumstances, such as university error, recent medical condition, immediate family emergency, recent unanticipated financial problems and verified nonattendance. Official documentation must be provided to substantiate the circumstances. Learn more about the process, complete the tuition dispute form and submit the documentation online on the Tuition Dispute (https://www.colorado.edu/bursar/billing/tuition-dispute) webpage. If you disagree with the charges and fail to avail yourself of the dispute process by the end of the semester, you will have waived your right to dispute the charges.

**Failure to Make Payment**

Failure to make the required payment in accordance with the scheduled payment deadline may result in any or all of the actions described below.

A financial hold may be placed on the student record and remain until the balance is paid in full. A financial hold will prevent students from being able to:

• Adjust their current schedule (drop or add classes).
• Register for future classes.
• Receive transcripts.
• Receive a diploma or certification materials.
• Be re-admitted.

A late payment charge is assessed once per semester based on the amount due as follows:

<table>
<thead>
<tr>
<th>Balance Due</th>
<th>Late Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>$10-99.99</td>
<td>$5</td>
</tr>
<tr>
<td>$100-299.99</td>
<td>$10</td>
</tr>
<tr>
<td>$300-499.99</td>
<td>$20</td>
</tr>
<tr>
<td>$500-699.99</td>
<td>$30</td>
</tr>
<tr>
<td>$700-899.99</td>
<td>$40</td>
</tr>
<tr>
<td>$900 and over</td>
<td>$50</td>
</tr>
</tbody>
</table>

In addition, finance charges of one percent (1%) per month are assessed on the unpaid principal balance. Finance charges are calculated by applying the periodic rate of one percent (1%) per month (annual percentage rate of twelve percent) to the unpaid principal balance less any payments or credits made.

After the end of the semester, past due accounts are referred to the university's Student Debt Management department (SDM) for collection. Students will have an opportunity to establish a university-approved repayment agreement. Establishing a repayment agreement does not result in release of financial holds.

If the balance is not paid or a university-approved repayment agreement does not exist after six months, Colorado law requires the university to place all delinquent accounts with a private collection agency at which time the delinquency is reported to national credit bureaus.

Student accounts referred to an outside collection agency may incur collection agency costs, expenses and fees. Such collection costs, expenses and fees may include percentage-based fees charged to the university by the collection agency, including percentage-based fees of up
to 30 percent of the debt collected. Any collection costs stated above are charged in addition to the principal, fees and interest due on the student’s account. The student may be responsible for reasonable attorneys’ fees and court costs associated with collecting or enforcing payment on the past due account as allowed under Colorado law. Pursuant to Colorado Revised Statutes § 23-5-115, in the event the student defaults on the amount owed to the university, the university may certify to the Colorado Department of Revenue information required for the recovery of past due debt.

Nondegree Students
Nondegree students enrolled in undergraduate courses are assessed tuition at the A&S undergraduate rate. Nondegree students enrolled in graduate courses are assessed tuition at the A&S graduate rate. Nondegree students enrolled in both graduate and undergraduate courses are assessed tuition at the undergraduate A&S rate. See the Continuing Education (https://ce.colorado.edu/resources/topics/tuition-access) site for further information.

Returned Payments
A $20 fee is charged for all payments (regardless of the amount) returned due to insufficient funds, closed account, payment stopped, or for other reasons. A $30 fee is charged by NelNet Business Solutions for returned payment plan payments. In addition, late and finance charges may be assessed and certified funds may be required when payment is made. A financial hold may also be placed on a student’s account and they may be liable for collection costs and attorneys’ fees as allowed by Colorado laws.

Students Registered on More than One Campus
Students registering for courses on more than one campus of the university during a single semester pay tuition and fees to each campus at the rate appropriate to the number of credits for which they are registered on that campus. Students may be eligible to use the intercampus enrollment program (https://www.colorado.edu/registrar/students/registration/registration-programs), in which case they pay the tuition rate of their home campus for the total hours enrolled at all campuses.

Tuition and Fee Agreement and Disclosure
Any student who completes registration agrees to pay CU Boulder according to the payment terms in the Tuition and Fee Agreement and Disclosure (https://www.colorado.edu/bursar/payments/payment-agreement).

Tuition Classification
Students are classified as residents, nonresidents or international nonresidents for tuition purposes on the basis of answers provided on their application for admission and other relevant information. For more information, go to Tuition Classification (http://www.colorado.edu/registrar/students/state-residency).

Withdrawal Policy Regarding Tuition and Fees
Students who pay the $200 confirmation deposit and register for classes for any given semester are obligated to pay full tuition and fees for that semester, unless they officially withdraw from the university by published deadlines.

Tuition and fee obligations for students withdrawing from fall or spring semesters:

- Continuing students: Students who withdraw during the full-refund periods will have their confirmation deposit refunded unless there are any outstanding charges.
- New and readmitted students: New, readmitted and new transfer students are not eligible for a refund of the confirmation deposit.

Deadlines to withdraw with no financial penalty vary by semester but occur about ten days before the first day of instruction. For the current refund and assessment schedule, visit the Withdraw from the Semester (https://www.colorado.edu/registrar/students/withdraw) webpage.

If students withdraw after the deadline to withdraw without being assessed a financial penalty, but before 11:59 p.m. on the third Wednesday of instruction, they are assessed a $200 withdrawal processing fee. The confirmation deposit is automatically applied to the withdrawal fee.

After the third Wednesday of instruction (the first drop deadline), there are three additional assessment periods.

- From the third Wednesday of instruction through the fifth Wednesday, students will be charged 40 percent of total tuition and mandatory fees (CUSG student fees and capital construction fee).
- After the fifth Wednesday of instruction through the seventh Wednesday, students will be charged 60 percent of total tuition and mandatory fees (CUSG student fees and capital construction fee).
- After the seventh Wednesday of instruction, tuition will not be adjusted. In the case of extenuating circumstances (university error, recent medical condition, immediate family emergency, recent unanticipated financial problems or verification of non-attendance), students may dispute tuition and mandatory fee charges through the Bursar’s Office through the last day of finals.

To comply with federal financial aid regulations, financial aid recipients’ loan and scholarship awards may be adjusted.

Visit the Withdraw from the Semester (https://www.colorado.edu/registrar/students/withdraw) webpage for current information. The Board of Regents reserves the right to revise this schedule at any time. Refer to the Summer Session (http://www.colorado.edu/summer) website for information on the withdrawal policy and refund schedule for summer terms.

Students who do not pay the full amount due to the university at the time of withdrawal must make arrangements for payment with the Bursar’s Office. Withdrawals are handled through the Office of the Registrar.

Funding for Graduate School
Graduate students at CU Boulder can obtain financial support for their studies in a number of ways.

Financial Aid
The University of Colorado offers financial assistance for graduate students who demonstrate financial need. Students apply by completing the Free Application for Federal Student Aid (FAFSA) (https://studentaid.gov/sa/fafsa) available beginning October 1 for the upcoming school year. Colorado residents may be eligible for the Colorado Graduate Grant (https://www.colorado.edu/financialaid/types-aid/grantsassistantships-graduate-students) program and the Graduate Fee Grant (https://www.colorado.edu/financialaid/types-aid/grantsassistantships-graduate-students) program through the Office of Financial Aid.
Loans
Graduate students will also be considered for two federal loan programs:

**Federal Direct Unsubsidized Loans**
The University of Colorado Boulder participates in the Federal Direct Loan program. The lender is the U.S. Department of Education rather than a bank or other financial institution. Students are automatically considered for a Direct Loan after submitting their FAFSA.

**Federal Graduate PLUS Loans**
The Federal Graduate PLUS Loan is available to students enrolled at least half-time (4 credit hours) in a graduate or professional program and who meet all of the other general eligibility requirements for the federal student aid programs. This loan requires a credit check.

Students can also choose to use private loans from banks and other financial institutions.

Departmental Funding
The majority of graduate student funding is awarded through the departments. The main sources of student support are usually in the form of either teaching and research assistantships or training grants.

Teaching and Research Assistantships
Departments may award teaching or research assistantships, which provide a stipend, tuition coverage and partial insurance coverage. They do not cover student fees. Students should contact their department with any questions regarding the availability of these types of funding.

Training Grants
Departments may provide students with funding through training grants, providing graduate students the opportunity to work closely and collaboratively with mentors and other graduate students on specific long-term projects. Primarily science, engineering and social science departments offer this type of grant. The primary focus is on completion of the PhD. Students should consult directly with their home department to find out what opportunities are available in this area.

Awards and Grants
Information on CU Boulder and regional grants and awards for which students may directly apply directly can be found on the Graduate Student Awards and Grants as well as the Office of Financial Aid's Scholarship site.

Other Funding Opportunities
Graduate Students are encouraged to seek funding by applying for fellowships and awards. While there are a number of fellowships and grants that are funded through the university, the majority are awarded by governmental agencies, private foundations and corporations.

A partial list of extramural and university fellowships can be found on the Graduate School's website.