

# STUDENT FINANCES

## Costs

### Confirmation Deposit

All new students (residents, nonresidents and international) must confirm their intent to enroll and pay the \$200 confirmation deposit. The deposit is nontransferable, nonrefundable in most cases 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 college, school or program; residency classification, personal needs and individual interests. Estimates on the Bursar's Office website from the links below are based on 2022–23 rates. Tuition and fees are approved annually by the Board of Regents in accordance with the level of cash fund appropriations set for the university by the Colorado General Assembly. Rates are usually updated by June 1 on the Bursar's Office website (<https://www.colorado.edu/bursar/costs/>). Please check back for current rates. Additional costs such as housing, transportation, medical and personal expenses are considered indirect costs and are not charged on the university bill, but should be considered for general planning purposes. See the Bursar's Office Costs (<https://www.colorado.edu/bursar/costs/>) pages for examples of indirect costs.

**See Graduate Colorado Resident Costs** (<https://www.colorado.edu/bursar/costs/costs-continuing-students/fallspring-costs/graduate-colorado-resident/>)

**See Graduate Nonresident & International Costs** (<https://www.colorado.edu/bursar/costs/costs-continuing-students/fallspring-costs/graduate-nonresident-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 (\$1,988 per semester). Health insurance coverage is mandatory but students have the option to submit proof of private insurance if they choose. See the Health & Wellness section (<https://catalog.colorado.edu/graduate/student-affairs/health-wellness/>). Different health insurance guidelines apply to international students. See International Student and Scholar Services Health Insurance & Immunizations (<https://www.colorado.edu/isss/students/new-students/health-insurance-immunizations/>) for more information.
- 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 (<https://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, fees, student health insurance (see health insurance requirement (<https://www.colorado.edu/health/insurance/>)) and other direct 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 student bill. Adjustments made throughout the semester will appear on the student account (e.g. tuition remission, health insurance waiver, dropping or adding courses, etc.).

Bills for fall are available in mid-August. 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 CUBill&Pay (<https://quikpayasp.com/cu/boulder/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 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 CUBill&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), please see 3rd Party Sponsorships (<https://www.colorado.edu/bursar/payments/payment-options/3rd-party-sponsorships/>).

### Payments

Payment due dates are on the 5th of the month. Primary payment deadlines are Sept. 5 for fall semester and Feb. 5 for spring semester. Dates may be subject to change.

### Payment Methods

Payments can be made online from a traditional U.S. checking or savings account via electronic check (eCheck). No fees are associated with this payment method making it the most cost-effective option.

We also accept American Express, Mastercard, Visa and Discover. A nonrefundable 2.85% fee (charged by NelNet Campus Commerce) applies to all credit and debit card transactions. We encourage payment from a checking or savings account to save money and avoid paying the service fee.

We have partnered with Flywire to accept payments from international students worldwide. Students and families can easily and securely make education payments in their own currency, using local payment methods from their home. Flywire offers real-time tracking, 24/7 multilingual support and a best price guarantee on exchange rates.

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

### Payment Plans

Payment plans are available for students and authorized payers to pay tuition and fees in monthly installments 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 (<https://catalog.colorado.edu/archive/2018-19/graduate/student-finances/#policiestext>). 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 2.85% service fee charged by NelNet Campus Commerce applies to all credit and debit card transactions. To avoid paying this fee, we encourage payment from a U.S. checking or savings account via electronic check (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. The hold may prevent students from being able to:

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

A late payment charge is assessed once per semester based on the amount due.

### Balance Due and Late Charge

| Balance Due    | Late Charge |
|----------------|-------------|
| \$10–99.99     | \$5         |
| \$100–299.99   | \$10        |
| \$300–499.99   | \$20        |
| \$500–699.99   | \$30        |
| \$700–899.99   | \$40        |
| \$900 and over | \$50        |

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.

Past due accounts are referred to the university's Student Debt Management department for collection. Students will have an opportunity to establish a university-approved repayment arrangement. Establishing a repayment arrangement 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. Students 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 information to the Colorado Department of Revenue as 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 Campus Commerce for returned payment plan payments. In addition, late and finance charges may be assessed and certified funds may be required when payment is made. An additional financial hold may be placed on the student's account and students 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 during a single semester pay tuition and fees to each campus at the rate appropriate to the number of credit hours 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 from all main campus classes 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).
- 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).
- 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

### 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 through the Office of Financial Aid.

### Loans

Graduate students may also be eligible for two federal loan programs: Federal Direct Unsubsidized Loans (<https://www.colorado.edu/financialaid/types-aid/graduate-loans/direct-loans-graduate-students/>) 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. Students must enroll at least half-time (3 credit hours).

Federal Graduate PLUS Loans (<https://www.colorado.edu/financialaid/types-aid/graduate-loans/federal-graduate-plus-loans/>) The Federal Graduate PLUS Loan is available to students enrolled at least half-time (3 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 (<https://www.colorado.edu/financialaid/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 often in the form of either graduate assistantships or training grants.

### Graduate Assistantships

Departments may fund students with a graduate assistant appointment (e.g. Research Assistants, Teaching Assistants, Graduate Assistants, and Graduate Part-Time Instructors). These appointments provide a monthly salary, tuition coverage, fee remission, dental insurance and partial coverage of the Student Gold Health Insurance. Students should contact their department (<https://www.colorado.edu/graduateschool/admissions/prepare-apply/program-information-deadlines/>) with any questions regarding the availability of these types of funding.

Students may review the Graduate Student Appointment Information (<https://www.colorado.edu/graduateschool/funding/departmental-funding/graduate-student-appointment-information/>) available on the Graduate School site for further details on these types of appointments.

### 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.

### Program-Specific Grants

Graduate students may also apply directly for CU Boulder and regional grants. For more information, visit the Graduate Student Awards and Grants (<https://www.colorado.edu/graduateschool/funding/awards-grants/>) webpage.

### Other Funding Opportunities

Graduate Students are encouraged to seek funding by applying for fellowships. While there are a number of fellowships and grants that are funded through the university, the majority are provided by government

agencies, private foundations and corporations. The Graduate School has compiled a partial list of private and national fellowships opportunities (<https://www.colorado.edu/graduateschool/funding/national-fellowship-opportunities/>) to explore.