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 nontransferable 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 credited toward tuition and fees. It is refunded to continuing students who graduate or officially withdraw from CU Boulder within established dates and guidelines after paying any outstanding university obligations.

Estimated Costs
Costs for students attending the University of Colorado Boulder vary depending on program of study, state residency (tuition classification), personal needs and individual interests. The following estimates on the Bursar’s Office website are based on 2018-19 rates:

Graduate Colorado Resident Costs (https://www.colorado.edu/bursar/costs/graduate-colorado-resident)
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 state law.
- Does not include one-time new student fee (https://www.colorado.edu/bursar/other-charges/new-student-fees) or mandatory university-sponsored health insurance. See the Health & Wellness section (catalog.colorado.edu/graduate/student-affairs/health-wellness).
- Students planning to attend summer session can visit the Bursar’s Office (https://www.colorado.edu/bursar/costs/tuition-and-fees-rate-sheets) website for summer rates.
- Tuition for no-credit (NC) courses (catalog.colorado.edu/graduate/credits-grading/#creditpolicies) is the same as for courses taken for credit.
- Students simultaneously enrolled in programs leading to two different degrees will be assessed tuition for the college or school with the higher tuition rate.

Bills & Payments

Online Bills
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).

The university bill includes tuition, mandatory fees, optional fees, student health insurance (see health insurance requirement (https://www.colorado.edu/health/insurance)) and other direct-university costs for one semester at a time. Textbooks 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 transportation, medical and personal are not charged on the university bill but should be considered for planning purposes.

Bills for fall are typically available in mid-August, depending on your registration date. Spring bills are typically 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 their student portal (https://www.colorado.edu/studentportal) and authorized payers can log in to CUBill&Pay (https://quikpayasp.com/cu/boulder/tuition/authorized.do) at any time to view and pay the bill.

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 their student portal. Students are ultimately responsible for payment of the bill.

Authorized Payer access is separate and distinct from CU Guest Access. If someone is helping pay tuition and fees on your behalf, we recommend granting both.

Payments
Payment due dates are on the 5th of the month. The primary due date for fall is Sept. 5 and for spring, Feb. 5.

Payment Methods
We encourage online payment from a traditional U.S. checking or savings account (electronic check or eCheck) in order to avoid paying a nonrefundable 2.75 percent service fee charged by NelNet Business Solutions for all credit and debit card transactions. Paying by eCheck is secure, fast and free.

We accept American Express, MasterCard, Visa and Discover. A nonrefundable 2.75 percent fee applies to all credit and debit card transactions.

International payments (bank and wire transfers) can be made using Flywire in the student portal. For more information about Flywire, 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
Optional payment plans are available for students and authorized payers to pay tuition and fees 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. 1) 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_text). 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 be formally admitted 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. Graduate students receiving financial aid are considered “independent” and are no longer eligible for aid requiring undergraduate 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, you must make a formal appeal to the Tuition Dispute Committee 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. Complete a tuition dispute form and return the form, your statement and official documentation to the Bursar’s Office Student Billing Department, Regent Administrative Center, 43 UCB, Boulder, CO 80309-0043, 303-492-5381 or bursar@colorado.edu. 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. For additional information on the dispute process, see Tuition Dispute (https://www.colorado.edu/bursar/billing/tuition-dispute).

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 your student record and remain until the balance is paid in full. A financial hold will prevent you from being able to:

• Adjust your 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 undergraduate student rate. Nondegree students enrolled in graduate courses are assessed tuition at the graduate student rate.
Nondegree students enrolled in both graduate and undergraduate courses are assessed tuition at the undergraduate student rate.

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 you make payment. A financial hold may also be placed on your account and you 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 concurrent registration option, 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 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/bursar/payments/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 credited toward 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 (not including the portion of tuition paid by College Opportunity Fund (COF) for in-state undergraduate students) and mandatory fees (CUSG student fees, athletic fee and capital construction fee).
• After the fifth Wednesday of instruction through the seventh Wednesday, students will be charged 60 percent of total tuition (not including the portion of tuition paid by COF for in-state undergraduate students) and mandatory fees (CUSG student fees, athletic fee 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. COF credit hours are expended and not refunded for withdrawals after the published deadline.

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

Students should visit the Withdraw from the Semester (https://www.colorado.edu/registrar/students/withdraw) webpage for the most recent information, as 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 the university at the time of withdrawal must make arrangements for payment with the Student Debt Management department in the Bursar’s Office. All 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 several types of financial assistance for graduate students who demonstrate financial need. Students apply for assistance by submitting the Free Application for Federal Student Aid (FAFSA) (https://studentaid.ed.gov/sa/fafsa) as soon as possible after it opens October 1 (the year before student’s intend to get aid). 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 (https://www.colorado.edu/financialaid/types-aid/graduate-loans/direct-loans-graduate-students)
The University of Colorado Boulder participates in the William D. Ford Direct Loan program (known as Direct or Stafford Loans). The lender is the U.S. Department of Education rather than a bank or other financial institution. You are automatically considered for a Direct Loan after submitting your FAFSA.
Student Finances

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 (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 (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 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. Students should contact their department (http://www.colorado.edu/admissions/graduate/programs) with any questions regarding the availability of these types of funding.

Student Faculty Appointment Information (https://www.colorado.edu/graduateschool/node/266/attachment)

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.

Students should contact their department (http://www.colorado.edu/admissions/graduate/programs) with any questions regarding these types of funding.

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 School Funding page (https://www.colorado.edu/graduateschool/funding/student-initiated-funding). Additionally,

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 (https://www.colorado.edu/graduateschool/funding/national-fellowship-opportunities). Students should also consult with directories of funding sources, such as the Annual Register of Grant Support and The Grants Register, both available in community or university libraries.