**STUDENT FINANCES**

**Expenses**

**Confirmation Deposit**

All new students (in-state, out-of-state and international) must confirm their enrollment at the university by official notification and deposit of $200. 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. Students who submit deposits after enrollment levels have been reached will not be accepted, and their deposits will be returned.

The confirmation deposit is not credited toward tuition and fees. It is refunded when a student graduates or officially withdraws from CU Boulder within established dates and guidelines after paying any outstanding university obligations. Students should update their direct deposit bank account information before they graduate or withdraw to be sure they receive their refund.

**Estimated Expenses**

Expenses 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 2017–18 rates:

**University-billed Cost Estimates for Colorado Resident Graduate Students**

(https://bursar.colorado.edu/tuition-fees/annual-cost-estimate/graduate-colorado-resident)

**University-billed Cost Estimates for Nonresident/International Graduate Students**

(https://bursar.colorado.edu/tuition-fees/annual-cost-estimate/graduate-nonresident-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 or mandatory university-sponsored health insurance. See health insurance requirement (catalog.colorado.edu/about-cu-boulder/student-affairs/health-wellness/#studenthealthinsurancetext).
- For detailed descriptions of tuition and fees, visit the Bursar’s Office (https://bursar.colorado.edu/tuition-fees/tuition-and-fees-rate-sheets) website.
- Students planning to attend summer session can visit the Bursar’s Office (https://bursar.colorado.edu/tuition-fees/tuition-and-fees-rate-sheets/#sum17) website for summer rates.
- Zero or fractional credit is treated as one hour in assessing tuition and fees. Tuition for no-credit (NC) courses 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.

Additional costs such as transportation, medical and personal are not charged on the university bill but should be considered for planning purposes. The Office of Financial Aid provides budget examples (http://www.colorado.edu/financialaid/cost/example-aid) which may help you plan for other costs.

Tuition and fees are approved annually by the Board of Regents. Visit the Bursar’s Office (https://bursar.colorado.edu) website for current rates.

**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://bursar.colorado.edu/payments/payment-policies/tuition-fee-agreement-and-disclosure).

The university bill includes tuition, mandatory fees, course and program fees, optional fees, student health insurance (see health insurance requirement (catalog.colorado.edu/about-cu-boulder/student-affairs/health-wellness/#studenthealthinsurancetext)) 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 immediately 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 available in mid-August. Spring bills are available in mid-January. Emails are sent to students’ colorado.edu addresses and to authorized payers. Email is the official means of communication at CU Boulder. Failure to receive an email notification of the bill does not relieve any student of responsibility for payment by the published deadline. Students and authorized payers can log in to MyCUInfo (https://mycuinfo.colorado.edu) and CUBill&Pay (https://quikpayasp.com/cu/boulder/tuition/authorized.do) at anytime to view and pay the bill.

**Authorized Payers**

Bills are online only. Students access the bill through MyCUInfo. Family members (spouses, parents, etc.) do not automatically have access to see the bill due to federal privacy laws (http://www.colorado.edu/registrar/students/records/ferpa). Students must authorize payers (https://bursar.colorado.edu/billing/cubillpay/payments) in order to provide them with access to view and pay the bill. Students can authorize up to five people. Authorized payers access the bill through CUBill&Pay. 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 listed on the bill and on the Bursar’s Office (https://bursar.colorado.edu/billing/due-dates) website. Payment is due by 5 p.m. Mountain Time on the due date or 11:59 p.m. if paying online. Learn about exceptions for weekends and holidays (https://bursar.colorado.edu/billing/due-dates/#important).

**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. For more information about Flywire, visit the International payment (https://bursar.colorado.edu/payments/payment-methods/international) webpage.

Learn about other payment methods on the Bursar’s Office (https://bursar.colorado.edu/payments) 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://bursar.colorado.edu/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 (http://www.colorado.edu/registrar/students/academic-calendar/add-drop-calendar).

Concurrent Bachelor’s/Master’s Degree Programs
The Graduate School, in cooperation with the other colleges and schools, has instituted a concurrent bachelor’s/master’s degree option.

Students should talk with specific departments regarding programs offered and verification of the following statements:

1. Students who complete the requirements for the concurrent bachelor’s/master’s degree receive both degrees simultaneously.
2. Students admitted to concurrent programs may register for graduate courses before they receive a bachelor’s degree.
3. Students admitted to bachelor’s/master’s programs will pay tuition according to their undergraduate/graduate status. Tuition rates and if receiving financial aid are considered “independent” once reaching graduate status.
4. Students admitted to concurrent degree programs are regarded as undergraduate students for the purposes of receiving financial aid until they are advanced to graduate status. Students pursuing a concurrent bachelor’s/master’s degree are automatically changed to graduate status after the completion of 130 credit hours (or 145 credit hours for a student in the College of Engineering and Applied Science). All credits earned at CU (including incomplete or in-progress grades), as well as transfer and AP credit are included in the total credit-hour limit for 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 accounts (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 been deemed to have waived your right to dispute the charges. For additional information on the dispute process, see Tuition Dispute (https://bursar.colorado.edu/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. You will not be 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:

**Balance Due and Late Charge**

<table>
<thead>
<tr>
<th>Balance Due</th>
<th>Late Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1.00-99.99</td>
<td>$5.00</td>
</tr>
<tr>
<td>$100.00-299.99</td>
<td>$10.00</td>
</tr>
<tr>
<td>$300.00-499.99</td>
<td>$20.00</td>
</tr>
<tr>
<td>$500.00-699.99</td>
<td>$30.00</td>
</tr>
<tr>
<td>$700.00-899.99</td>
<td>$40.00</td>
</tr>
<tr>
<td>$900.00 and over</td>
<td>$50.00</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 12%) 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 returned due to insufficient funds, closed account, or payment stopped (regardless of the amount). 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.

Payments are most often returned because deposits have been held. To avoid charges and penalties, call your bank to guarantee availability of funds.

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://bursar.colorado.edu/payments/payment-policies/tuition-fee-agreement-and-disclosure).

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 CU (http://www.colorado.edu/registrar/students/withdraw-cu) 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 CU (http://www.colorado.edu/registrar/students/withdraw-cu) 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
CU Boulder administers various forms of financial assistance for graduate students: fellowships, traineeships, scholarships, research and teaching assistantships and awards from outside agencies.

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 a financial aid application (the FAFSA) as soon as possible after January 1.

Colorado residents may be eligible for the Colorado Graduate Grant program and the Graduate Fee Grant program. Both are automatically considered with the FAFSA application.
Graduate students may apply for long-term loans through the Stafford Loan (formerly GSL) program or the Perkins Loan program (formerly the National Direct Student Loan) and for part-time jobs through the college work-study program.

**Graduate Part-Time Instructors and Teaching Assistants**
Many departments employ graduate students as graduate part-time instructors (GPTIs) or as teaching assistants (TAs). GPTIs must possess a master's degree or the equivalent and have demonstrated competence in classroom teaching. Teaching assistants are not required to have previous teaching experience. In order to be eligible to be a GPTI or a TA, one must be a full-time enrolled graduate student, with a cumulative GPA of at least 3.00. Compensation is based on the percentage of time worked, and includes a tuition waiver and partial insurance benefit.

**Research Assistants**
In many departments, research activities provide opportunities for graduate students to work part time as research assistants. All research assistants must maintain a cumulative GPA of at least 3.00 and be full-time regularly enrolled graduate students. Compensation is based on percentage of time worked and includes a tuition waiver and partial insurance benefit.

**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 (http://www.colorado.edu/graduateschool/graduate-student-funding). 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.