

# STUDENT FINANCES

## Tuition

Tuition is assessed at a linear rate based on credit hours. Refer to the CU Boulder Online website (<http://online.colorado.edu>) to find program-specific tuition costs.

If a tuition payment does not process successfully, a financial hold is placed on the student's account and the student will be prevented from registering for future courses at CU Boulder until the outstanding amount is paid in full.

## Estimated Costs

Costs for students attending CU Boulder Online vary depending on area of study, college, school or program; residency classification, personal needs and individual interests. 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. Next year's rates are usually published on the Bursar's Office website (<https://www.colorado.edu/bursar/costs/>) by June 1. Please check back for current information. 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. Please visit Understand Your Cost of Attendance (<https://www.colorado.edu/understand-your-cost-attendance/>) for a full description of costs.

Notes:

- Residency classification (<http://www.colorado.edu/registrar/students/state-residency/>) for tuition is determined by Colorado law.
- 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 or two different majors will be assessed tuition for the area of study with the higher tuition rate.

## CU Boulder on Coursera

Students in CU Boulder on Coursera programs are granted access to for-credit components of a course after their tuition has been paid and verified.

Former or current CU Boulder students wishing to enroll in a CU Boulder on Coursera program who have unpaid debts will have these debts automatically deducted from payments made to on Coursera programs and before on Coursera program tuition charges are paid.

If a student enrolled in a CU Boulder on Coursera program wishes to take additional courses on Main Campus or through Continuing Education, they must enroll through the appropriate channels and will be charged separately for those courses.

In consultation with University Counsel and the Chief Financial Officer's office, programs on the Coursera platform are offered as auxiliary programs. This designation allows CU Boulder to charge the same tuition to resident and nonresident students. It also prevents CU Boulder on Coursera enrollments from impacting CU Boulder's mandated resident and nonresident student ratios. The CU Employee Tuition Assistance Benefit cannot be applied toward auxiliary-funded programs

per Administrative Policy Statement (APS) 5024 (<https://www.cu.edu/ope/aps/5024/>). Auxiliaries (fund 2x's) are those funds that account for units and activities that generate their own revenue to support the expenses of the individual program.

## Student Fees

Student fees will be set in accordance with campus policy (<https://www.colorado.edu/bfp/fee-planning/mandatory-administrative-fees/institutional-student-fee-plan/>).

For additional information regarding tuition and fees, refer to program-specific policies.

## Financial Aid

For information on financial aid for Canvas-based programs, refer to program-specific policies on the CU Boulder Online website (<http://online.colorado.edu>).

At this time, no federal financial aid will be administered in CU Boulder on Coursera programs.

## Bills & Payments

### Online Bills

The university bill includes tuition, fees, 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. dropping or adding courses).

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/>).

### 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, 24x7 multilingual support and a best price guarantee on exchange rates.

### Payment Plans

You may be eligible to pay your tuition and fees in installments over the course of the current semester. Optional payment plans are available for students or their authorized payers (<https://bursar.colorado.edu/billing/cubillpay/parents/>). Re-enrollment is required each semester you choose to participate.

A payment plan is a good option for students who can allow debits from one bank account or credit card to occur on a consistent basis. Payments must be made via automatic deduction (ACH) from a regular United States checking or savings account or credit/debit card. This option is not a good fit if payments will be made from multiple sources because automatic deductions/debits must come from only one bank account or credit card.

Automatic deductions are processed on the 5th of the month. When the 5th falls on a weekend, payments are processed the following business day. Dates and plan terms may be subject to change without notice.

## Policies

### Add/Drop Tuition Adjustment

Adjustment of tuition and fees is made accordingly based on add/drop dates for each specific program. Refer to the CU Boulder Online website (<https://online.colorado.edu/>) for more information.

### 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).

### Appeal Rights

To appeal tuition and mandatory fee charges, students must make a formal request by the last day of finals immediately following the one being appealed. Appeals 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. If you disagree with the charges and fail to avail yourself of the appeal process by the end of the semester, you will have waived your right to appeal the charges.

For Canvas-based programs, students must make a formal appeal to CU Boulder Online/Continuing Education. Reach out to [cepetitions@colorado.edu](mailto:cepetitions@colorado.edu) ([cepetitions@colorado.edu](mailto:cepetitions@colorado.edu)) or your academic advisor for guidance about the process.

For programs offered on the Coursera platform, students must make a formal appeal to the Bursar's Office. Learn more about the process, complete the tuition appeal form and submit the documentation online on the Tuition Appeals (<https://www.colorado.edu/bursar/billing/tuition-appeals/>) webpage.

### 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 Charges

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% 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.

### 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 \$35 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.

### **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/>).