

STUDENT FINANCES

Costs

College Opportunity Fund (COF)

The College Opportunity Fund (COF), created by the Colorado Legislature, provides a stipend to eligible undergraduate students paying in-state tuition. The stipend pays a portion of total in-state tuition for eligible undergraduate students who attend a Colorado public institution or a participating private institution. Eligible undergraduate students must be admitted and enrolled at a participating institution to use the stipend for eligible undergraduate classes.

To receive the COF stipend, students must both apply for COF and authorize CU Boulder to use the stipend on their behalf (two separate steps). New accounts offer 145 available undergraduate credit hours. COF-eligible students who exceed 145 eligible COF hours toward their degree may apply for additional semesters of eligibility. For more information, visit the Office of the Registrar's College Opportunity Fund (<http://www.colorado.edu/registrar/students/cof/>) webpage.

Details of the COF program are determined by the Colorado Department of Higher Education (CDHE) and the College Assist Program (<https://cof.college-assist.org/>). Students with questions about COF may contact the Office of the Registrar (<http://www.colorado.edu/registrar/about/contact-us/>).

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. 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 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.

Housing Deposit

Please see the Housing (<https://catalog.colorado.edu/undergraduate/student-affairs/housing/>) section for details.

Estimated Costs

Costs for students attending CU Boulder vary depending on housing (on or off campus); start term; 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 and are usually updated by June 1 on the Bursar's Office website (<https://www.colorado.edu/bursar/costs/>). Please check back for current rates. These rates apply to Boulder Main Campus only. Classes taken on other CU campuses and Boulder Continuing Education have separate tuition, fees and billing.

The figures below are direct cost (university-billed) estimates based on a single undergraduate student enrolled full time for academic year 2022–23 (two semesters). For detailed descriptions of tuition and fees, visit the Bursar's Office (<https://www.colorado.edu/bursar/costs/>) website. The difference in range depends on the student's

college, school or program. Indirect costs (not billed by the university) such as transportation, medical and personal expenses should also be considered for general 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.

2022–23 Colorado Resident Costs (one academic year; resident for tuition purposes)

Tuition and Fees: \$13,106–\$18,578

On-Campus Housing and Food (*based on double occupancy, standard room, 19 meals per week*): \$16,146

Books and Supplies: \$1,200

On-Campus Estimated Total: \$30,452–\$35,924

2022–23 Nonresident Costs (one academic year; nonresident for tuition purposes)

Tuition and Fees: \$40,356–\$43,960

On-Campus Housing and Food (*based on double occupancy, standard room, 19 meals per week*): \$16,146

Books and Supplies: \$1,200

On-Campus Estimated Total: \$57,702–\$61,306

2022–23 International Costs (one academic year; international nonresident for tuition purposes)

Tuition and Fees: \$42,256–\$45,856

On-Campus Housing and Food (*based on double occupancy, standard room, 19 meals per week*): \$16,146

Student Health Insurance Plan (SHIP): \$3,976 (*included in estimated total*)

Books and Supplies: \$1,200

On-Campus Estimated Total: \$63,578–\$67,178

Notes:

- The in-state tuition amount assumes eligibility for and authorization of the College Opportunity Fund (COF) stipend, which was \$104 per credit hour in 2022–23. Colorado resident undergraduate students must apply for and authorize the COF stipend to help offset part of their tuition. See the undergraduate COF section above.
- Residency classification (<https://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 of \$232–\$500 or the Student Health Insurance Plan (SHIP) for \$1,988 per semester. Health coverage is mandatory but students have the option to submit proof of private insurance coverage if they choose. See the Health & Wellness (<https://catalog.colorado.edu/undergraduate/student-affairs/health-wellness/>) section. Different health insurance guidelines apply to international students. See International Student and Scholar Services Health Insurance & Immunizations for more information.
- In-state tuition is charged per credit hour. Out-of-state and international tuition is a flat rate, regardless of the number of credit hours (1–18).
- CU Boulder provides a high-quality educational experience backed by predictable four-year tuition for all of our undergraduate students. See Undergraduate Tuition Guarantee (<https://www.colorado.edu/bursar/costs/cu-boulder-tuition-guarantee/>) for more information.
- 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/undergraduate/credits-grading/#creditpoliciestext>) 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

The university bill includes tuition, fees, on-campus room and board (<https://catalog.colorado.edu/undergraduate/student-affairs/housing/>), residential academic program (RAP) fees, student health insurance (see health insurance requirement (<https://catalog.colorado.edu/undergraduate/student-affairs/health-wellness/>)) 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. health insurance waiver, dropping or adding courses, etc.). Additional costs such as 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.

Bills for fall are available in mid-August, depending on the 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 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/#give_parents_others_access_to_the_bill_authorized_payer_access_-939). 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 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.

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

Payment Plans

Payment plans are also 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/>).

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 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 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 undergraduate students are assessed tuition at the undergraduate rate. Nondegree graduate students are assessed tuition at the graduate rate. Nondegree students in both graduate and undergraduate courses are assessed tuition at the undergraduate 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 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 (not including the portion of tuition paid by College Opportunity Fund (COF) for in-state undergraduate students) and mandatory fees (CUSG student fees and the athletic fee). COF credit hours are expended and not refunded for withdrawals after the published deadline.
- 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 and the athletic 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.