**Financial Aid Information for Prospective Students**

**APPLY for FINANCIAL AID**

1. Applicants must meet the eligibility requirements. See Basic Eligibility Criteria under Who Gets Aid at [studentaid.ed.gov](http://studentaid.ed.gov).
2. Submit the FAFSA at [FAFSA.gov](http://FAFSA.gov). (The FAFSA is available from October 1st each year. It will ask for 2-year old tax information. For example, 2019-2020 FAFSA asks for 2017 tax information.)

**ESTIMATED COST of ATTENDANCE (COA)**

Visit our Cost of Attendance page at [ucdenver.edu/AnschutzFinAid/Cost](http://ucdenver.edu/AnschutzFinAid/Cost) to view the cost of attendance for your program.

**ESTIMATED FINANCIAL AID AWARD**

<table>
<thead>
<tr>
<th>$2,000 to $4,000</th>
<th>Colorado Graduate Grant*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to $20,500 annually**</td>
<td>Fed Unsubsidized Stafford Loan</td>
</tr>
<tr>
<td>up to $138,500 lifetime</td>
<td></td>
</tr>
<tr>
<td>Covers remaining COA</td>
<td>Fed Graduate PLUS Loan^</td>
</tr>
</tbody>
</table>

*for Colorado residents only—based on financial need and availability of funds
**MPH & DrPH programs qualify for the health profession loan limit of $33,000 per school year. The lifetime limit is $224,000.

^requires credit check

- Visit [ucdenver.edu/AnschutzFinAid/TypesofAid](http://ucdenver.edu/AnschutzFinAid/TypesofAid) for more information.
- Financial aid covers only courses required for your degree.
- Your total financial aid award cannot exceed your cost of attendance. Aid may be adjusted if you’re receiving other aid not listed on award package.
- **International students** may be able to borrow an Alternative (private) Student Loan. Visit [ucdenver.edu/AnschutzFinAid/StudentLoans](http://ucdenver.edu/AnschutzFinAid/StudentLoans) for more information.

**OTHER INFORMATION**

Financial Aid & Scholarships Office:

- Financial Aid Forms: [ucdenver.edu/AnschutzFinAid/Forms](http://ucdenver.edu/AnschutzFinAid/Forms)
- Student Loan Information: [ucdenver.edu/AnschutzFinAid/StudentLoans](http://ucdenver.edu/AnschutzFinAid/StudentLoans)

Other CU Anschutz Offices:

- Bursar’s Office (student billing): [ucdenver.edu/AnschutzBursar](http://ucdenver.edu/AnschutzBursar)
- Registrar’s Office (registration, transcripts): [ucdenver.edu/registrar](http://ucdenver.edu/registrar)
- Veterans & Military Student Services: [ucdenver.edu-life/services/Veteran/Pages/vmsshome](http://ucdenver.edu-life/services/Veteran/Pages/vmsshome)

Other Resources:

- National Student Loan Data System (NSLDS): [NSLDS.ed.gov](http://NSLDS.ed.gov)
- Scholarships:
  - FastWeb.com
  - FinAid.org

**INTERNATIONAL STUDENTS**

Call the International Admissions Office at 303-315-2382 for assistance.

**Social Security Number Needed**

Your social security number (SSN) is needed on your student record to correctly match FAFSA to student record. Please enter your SSN into your SOPHAS application.

**Prepare for your first semester**

Save for:

- moving expenses
- first month’s rent & deposit
- books & supplies

**Maintain Good Credit**

Know your credit. Review a FREE copy of your credit report at [annualcreditreport.com](http://annualcreditreport.com).

**Must Read**

Financial Aid Policies [ucdenver.edu/AnschutzFinAid/Policies](http://ucdenver.edu/AnschutzFinAid/Policies)

Rights & Responsibilities at [ucdenver.edu/AnschutzFinAid/Rights](http://ucdenver.edu/AnschutzFinAid/Rights)

**Contact Us**

Education 2 North, 3rd Floor, Student Assistance suite

E-mail: Financial.Aid@ucdenver.edu

Phone: 303.724-8039

Web: [ucdenver.edu/AnschutzFinAid/PubHlthStudents](http://ucdenver.edu/AnschutzFinAid/PubHlthStudents)

**Advising Hours**

M-W-F: 8 a.m. to 3 p.m.
Tu & Th: 8 a.m. to 1 p.m.
In addition to the degree challenges and balancing your own personal life, you will have to diligently manage your financial situation carefully to avoid common pitfalls of the busy, professional student life. Each of you enters the program with your own financial experiences and commitments, and so taking the time now to understand your overall situation and making goals will go a long way to helping you achieve your educational dreams without unnecessary debt.

**LIVING EXPENSE ALLOWANCE**

The standard student budget covers nine months of living expenses for approximately $2,200 per month. This amount was calculated to cover the average, moderate cost of a one-bedroom apartment in the metropolitan area. This figure also includes utilities, personal transportation (car: insurance, maintenance, fuel, registration, etc.), personal hygiene, recreation, and food. Your financial aid package will be comprised of a comprehensive figure to cover tuition, fees, books & supplies, and the allowance mentioned above. The 2019-2018 budget, beginning with fall 2019, will be calculated in Spring 2019, and students are forewarned against possible increases or decreases between academic years.

**STUDENT LOAN MANAGEMENT**

Remember that the Unsubsidized Direct Loan has an annual and lifetime limit. Do you know how much you’ve borrowed so far? Check your account with your Servicer. Don’t know your Servicer? Go to the National Student Loan Data System [NSLDS.ed.gov](https://www.nslds.ed.gov) to find out.

**MONEY LESSONS**

The biggest regret countless students have shared over the years has been regarding the lack of knowledge about borrowing student loans and living on a budget. Sure, you’ll complete required entrance counseling and the Master Promissory Note (MPN) when you accept the loan, but there’s a disconnect between borrowing the money today and how you’ll repay those funds three years from now. (That’s a long time from now, right? You’ll be earning a paycheck and figure it out then, right? Wrong!) You might be familiar with the saying, “live like a student now, so you don’t have to later,” and it does hold true for many young professionals who borrow without regard to their long term situation. The small, incremental efforts made to minimize your borrowing will pay you back in the years to come. By maintaining a personal budget you will avoid unnecessary student loan and/or credit card debt.

**MONEY MANAGEMENT**

If you don’t already track your personal expenses, you may want to use [Mint.com](https://www.mint.com). It takes the headache and time commitment out of knowing where your money is going. No matter what method you use (data sheets, check books, etc.), ease of use and a minimal time commitment on your part are key requirements to successful money management. We highly recommend sending your financial aid refund to a savings account and scheduling a monthly transfer of your living expense amount to your checking account. This method provides you with a safety net to avoid overspending and ending up without funds to pay for your necessities before your next disbursement. Regularly review your spending plan so that it is realistic and prevents overspending.