



You need this information if you are an **undergraduate student** classified for tuition purposes as a **Colorado resident**.

Please take the time to figure out how COF applies to you, and how to work with the College Opportunity Fund (COF) !



1. You MUST Apply once in your lifetime to the Colorado Student Loan Program (CSLP) to create a COF Account. Apply online at: <https://cofweb.cslp.org/cofapp>

2. Authorize the use of COF when you Register for each term. If you authorize, all COF eligible hours will receive a COF per credit reduction on your tuition and fee bill. If you don't authorize, you'll have to pay the full tuition for all courses, without the COF voucher credit.

3. Important Information Concerning COF and Registration. Courses added after the close of registration drop/add period (census date) are not eligible for COF funding and will not count against the COF lifetime hours. Students will be required to pay full tuition, including the COF portion, for these courses. Courses dropped or withdrawals from school occurring after census date will result in the loss of COF eligible hours (that is, hours for that term will still be deducted from the COF lifetime hours available). These changes are part of the Colorado Commission on Higher Education (CCHE) policy.

4. Understand How Eligible COF Hours Will be Determined, and How to Keep Track of Them.

Everyone at the undergraduate level begins this program with 145 COF lifetime hours. Students who were enrolled in **fall 2004 or spring 2005** at any COF participating institution in Colorado have a class level set by data submitted to CCHE. This class level results in a "remaining hours balance available" as follows

- Freshman 145 COF hours remaining
- Sophomore 115 COF hours remaining
- Junior 85 COF hours remaining
- Senior 55 COF hours remaining



COF lifetime hours, hours used, and hours available are updated each night from the CSLP data base.

CU turns in your CU hours to CSLP twice a term –once at the end of the drop/add period, and again at the end of the term.

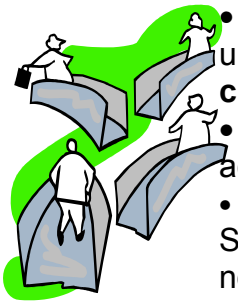
COF lifetime hours available and used can be found on the CSLP website (<https://cofweb.cslp.org/cofapp/COFLogon.jsp>), or you can check on this through CU's registration web page. Check your COF balance at least twice during each term – after drop/add ends; and at the end of the term

5. Know what the tuition rate will be for the upcoming academic year, and what the COF voucher per credit hour will be. This information generally will be available in July. Both of these rates, along with the hours that you decide to take, will determine your tuition and fees.



Each time you drop and add a course before the end of the drop/add deadline, your bill will be adjusted, because COF is calculated on a per credit hour basis. So, if you begin registering for 15 COF eligible hours, drop 3, and add 2, your COF voucher will adjust each time, but will finally reflect 14 total COF eligible hours.

6. Know how decisions about courses and your degree program are impacted by COF.



- You have a lifetime limit of 145 COF eligible hours to complete an undergraduate degree. **Any hours above the 145 COF credit hour limit will be charged at the full tuition rate, without a COF voucher credit.**
- If you change majors or decide on a dual degree program later in your academic career, you could run out of COF hours.
- If you decide to take a course through Continuing Education or Extended Studies, those courses will not be covered by COF because those courses are not currently subsidized by the State of Colorado.
- COF hours are used whether or not you successfully complete a course during a term – so hours failed, or retaken (even under a course forgiveness policy), are counted against your COF lifetime balance.

Where do I go if I need help?



Registrar – questions about COF courses, schedule
Bursar/Cashier's Office – questions about your bill

COF Frequently Asked Questions : www.cusys.edu/ums/cof/faq.html

Colorado Student Loan Program – if you have questions about your COF hours, including what hours were reported each term by what Colorado participating institutions. E-mail: askCOF@cslp.org ; or phone 1-800-777-2757 (or 720-264-8550).

