FINANCIAL AID INFORMATION

DPT School Year vs. Financial Aid Year

<table>
<thead>
<tr>
<th></th>
<th>Summer 2020</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-2020 FAFSA</td>
<td></td>
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<tr>
<td>2020-2021 FAFSA</td>
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IMPORTANT REMINDERS!

♦ Is your Summer bill paid in full?
♦ Check financial aid status at ucdenver.edu/UCDAccess.
  ◦ To Do List shows any forms or documents that we requested.
  ◦ View Financial Aid shows award and cost of attendance.
♦ Financial aid cannot exceed cost of attendance, so loan(s) will be reduced or canceled if you receive other aid.
♦ Remember living allowance is about $2,300 per month. (see pg. 2)
♦ Did you complete the permissions? Signed up for direct deposit? Call Bursar’s Office at 303-315-1800 for help.
♦ Loan deferment: call Registrar’s Office at 303-724-8000.
♦ Apply annually for financial aid at FAFSA.gov. Calendar a reminder in October of each year to submit your FAFSA.
  ◦ Remember FAFSA asks for 2-year-old tax information.
♦ Know your credit history. Obtain a FREE copy of your credit report at annualcreditreport.com.
♦ If you can work during Covid-19 remote working, look into a Work-Study award. Work-Study reduces your loan award because financial aid cannot exceed the cost of attendance. Contact us to see if you qualify.
♦ If you need to withdraw from the semester or program, please contact me before doing so.

STUDENT LOAN TERMS & CONDITIONS

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Unsubsidized Direct</th>
<th>Graduate PLUS</th>
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<th>Unsubsidized Direct</th>
<th>Graduate PLUS**</th>
</tr>
</thead>
<tbody>
<tr>
<td>2018-2019 Interest Rate*</td>
<td>6.08%</td>
<td>7.08%</td>
<td>Annual Limit</td>
<td>$20,500</td>
<td>Fills gap up to COA</td>
</tr>
<tr>
<td>Origination (processing) Fee</td>
<td>1.059%</td>
<td>4.236%</td>
<td>Lifetime Limit</td>
<td>$138,500</td>
<td></td>
</tr>
</tbody>
</table>

(*Market-based interest rate may change annually.) (**)Credit check required to borrow Grad PLUS.)

♦ Make interest only payments while in school. Contact your Servicer to set this up.
♦ Did you retain a copy of your Master Promissory Note.
♦ Remember to register online for FREE with your federal loan servicer. https://studentaid.gov/h/manage-loans
♦ lists your servicer’s contact information.
♦ Both loans begin repayment six months after graduation.

SPECIAL CIRCUMSTANCES

Students may request to increase student loan for special circumstances, such as, child care expenses, unusual medical or dental expenses, and computer purchase. Go to ucdenver.edu/AnschutzFinaid/Forms, click on the appropriate 20xx-20xx appeal form link to obtain the form. Follow instructions very carefully to avoid processing delays.
The standard student budget for the Summer 2020 semester includes three months of living expenses for approximately $2,300 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.

For the 2020-2021 school year, beginning with the 2020 Fall semester, the cost of attendance will be recalculated in June, and students are forewarned against possible increases or decreases between academic years. Financial aid awarding for the 2020 Fall and 2021 Spring semesters is scheduled to begin in June. Remember to accept enough aid to cover both the Fall and Spring semesters.

“Live Like a Student Now, so You Don’t Have to Later”

MONEY MANAGEMENT

If you don’t already track your personal expenses, you may want to use an app like 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.), I believe 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.