FINANCIAL AID INFORMATION

Physician Assistant 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>2020-2021 FAFSA</td>
<td></td>
<td></td>
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</tbody>
</table>

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; loan(s) will be reduced or canceled if you receive other aid.
- Remember living allowance is about $2,300 per month. (see bottom of pg. 2)
- Did you complete the permissions? Signed up for direct deposit? Call the Bursar’s Office at 303-315-1800.
- Apply annually for financial aid. FAFSA available at FAFSA.gov from October 1st of each year.
  - Remember FAFSA asks for 2-year-old tax information.
- Know your credit history. Obtain a FREE copy of your credit report at annualcreditreport.com.
- Registrar’s Office sends enrollment information to your lender/servicer. Loan status should show deferred.
  - Loan deferment—call the Registrar’s Office at 303-724-8000 or email Registrar@CUAnschutz.edu.
- If you must withdraw from the semester or program, please see me first.

STUDENT LOAN TERMS & CONDITIONS

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Unsubsidized Direct</th>
<th>Graduate PLUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019-2020 Interest Rate(^)</td>
<td>6.08%</td>
<td>7.08%</td>
</tr>
<tr>
<td>Origination (processing) fee</td>
<td>1.059%</td>
<td>4.236%</td>
</tr>
</tbody>
</table>

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<tr>
<th>Loan Type</th>
<th>Unsubsidized Direct</th>
<th>Graduate PLUS*</th>
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</thead>
<tbody>
<tr>
<td>Annual Limit</td>
<td>$20,500</td>
<td>Fills the gap up to COA</td>
</tr>
<tr>
<td>Lifetime Limit</td>
<td>$138,500</td>
<td>NA</td>
</tr>
</tbody>
</table>

\(^\text{Market-based interest rate may change annually.}\) \(^\text{(*Credit check required to borrow PLUS.)}\)

- Did you retain copy of your MPN from https://studentaid.gov/mpn/?
- Remember to register online with your federal loan servicer. StudentAid.gov also lists your servicer’s contact information. Both loans begin repayment six months after graduation.
- Make interest only payments while in school.

SPECIAL CIRCUMSTANCES

Students may request to increase their financial aid award 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 appeal form link to obtain the form. Follow instructions 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.

The 2020-2021 cost of attendance (2020 Fall, 2021 Spring, and 2021 Summer) has been recalculated and financial aid awarding for the 2020 Fall and 2021 Spring semesters has begun. Follow the instructions in the email carefully to avoid any processing delays. 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”

If you don’t already track your personal expenses, you may want to use 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.