Financial Aid Information for Incoming Public Health Students
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Your CU Account Checklist

✓ Do you know your bill due date?
✓ Is your bill paid in full?
  ➢ Cannot register for next semester classes until bill paid off.
✓ Did you set up Direct Deposit?
✓ Did you complete the Permissions

Call Bursar’s Office at 303-315-1800 for assistance.

Financial Aid Checklist

✓ Earliest date aid pays is week before semester begins.
✓ All your aid paid? Bill paid in full?
  ➢ No. Accepted your financial aid?
  ➢ No. Completed the entrance counseling & MPN for all of your loans?
  (follow instructions on email carefully)
✓ Not awarded yet?
✓ Did you submit all requested forms/documents?
  ✓ Check To Do List in UCDAccess.
  ✓ Submit documents using the new Secure Document Upload
Financial Aid Checklist (cont.)

- Financial aid cannot exceed Cost of Attendance.
- Colorado Graduate Grant recipients must be enrolled in 4 or more credit hours each semester.
- At census, your aid could be reduced due to enrollment.
- Only courses on the curriculum course list are eligible for financial aid.
- Apply annually for financial aid. FAFSA available annually from Oct. 1st at FAFSA.gov. (2021-2022 FAFSA will ask for 2019 tax information.)

Financial Aid Checklist (cont.)

- If you want to return some financial aid, please submit the Loan adjustment form. You have 45 days from the day that you receive your remaining financial aid to return any portion of it.
Loan Terms & Conditions

### 2020-2021 Interest Rate*

<table>
<thead>
<tr>
<th></th>
<th>Unsubsidized Direct</th>
<th>Graduate PLUS*</th>
</tr>
</thead>
<tbody>
<tr>
<td>4.3%</td>
<td>5.3%</td>
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</table>

### Origination (processing) fee

<table>
<thead>
<tr>
<th></th>
<th>Unsubsidized Direct</th>
<th>Graduate PLUS*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.059%</td>
<td>4.236%</td>
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*Market-based interest rate.  
*Credit check required.

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**Loans qualify for public service loan forgiveness.**

<table>
<thead>
<tr>
<th>Annual Limit</th>
<th>Unsubsidized Direct</th>
<th>Graduate PLUS</th>
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<tbody>
<tr>
<td>MPH, DrPH</td>
<td>$33,000</td>
<td>Fills gap up to COA</td>
</tr>
<tr>
<td>Cert, MS, PhD</td>
<td>$20,500</td>
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<table>
<thead>
<tr>
<th>Lifetime Limit</th>
<th>Unsubsidized Direct</th>
<th>Graduate PLUS</th>
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</thead>
<tbody>
<tr>
<td>MPH, DrPH</td>
<td>$224,000</td>
<td>NA</td>
</tr>
<tr>
<td>Cert, MS, PhD</td>
<td>$138,500</td>
<td>NA</td>
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</tbody>
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- Retain copy of MPN.
- Interest accrues while in school.
- Make interest payments while in school (optional).
- Servicer will send welcome letter w/contact information; or
- Find Servicer at StudentAid.gov.
- Register for FREE on Servicer’s website.
FA Policies, Rights & Responsibilities

Special Circumstances
- An additional student loan could be awarded for:
  - Daycare (babysitting) expenses
  - Computer
  - Unusual medical/dental expenses

Go to ucdenver.edu/AnschutzFinAid > DO > Complete Your Forms
- Click on the appropriate form.
- Follow the instructions carefully.
- Complete it, print it, sign in ink, and submit it with documentation.

Search for Scholarships
- Apply for as many scholarships as you can & borrow less student loans.
- Go to ucdenver.edu/AnschutzFinAid > LEARN > Scholarships
- Know how scholarships could affect your other financial aid.
- In addition to searching for public health scholarships, search for others, such as:
  - Single parent
  - Employer
  - Ethnicity
  - Hobbies, interests
  - Religion
  - Groups/organizations you belong to
Search for Scholarships (cont.)

- Association of Schools & Programs of Public Health - Tips and Tricks to Obtaining Scholarships
  [Aspph.org/study/financing-your-degree/]

- Tip: create scholarship essay template. Saves time.

Manage Your Money

- Create a reasonable budget to stay within $2,300 per month living allowance
- Set goal to spend less than $2,300 per month.
- Mint.com can help. It's FREE!

Manage Your Credit

- Graduate PLUS Loan requires credit check.
- Check your credit at [AnnualCreditReport.com]
- Stagger running the reports from each agency:
  - For example:
    - Equifax in January
    - Experian in May
    - TransUnion in September
Manage Your Student Loans

- Loan repayment deferred if enrolled at least half-time (3 credit hours) per semester.
- Every semester Registrar’s Office submits enrollment information to servicers & lenders.
- Are your loans deferred? If not, follow these instructions:
  - Get In-School Deferment form from your servicer’s web site.
  - Complete your section & email form to Registrar@CUAnschutz.edu.
  - Contact Registrar’s Office at 303-724-8000 or email above for assistance.

Other Resources

- Veterans & Military Student Services: ucdenver.edu/veterans
- Scholarships@CUAnschutz.edu: notify Scotti Beck if you are receiving scholarships from outside CU.
- FinAid@CUAnschutz: notify me if you are receiving 3rd party payments from outside CU.

Other Resources (cont.)

- Public Service Loan Forgiveness: https://studentaid.ed.gov