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### Office Hours

Monday - Friday 8-5pm

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[facebook.com/uccsfinaid](https://www.facebook.com/uccsfinaid)

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# BEHIND the money

UCCS FINANCIAL AID NEWS **FALL 2013**

VISIT: [WWW.UCCS.EDU/FINAID](http://WWW.UCCS.EDU/FINAID)



## WELCOME STUDENTS!



I would like to take this opportunity to welcome you to the UCCS Office of Financial Aid's fall 2013 edition of our newsletter, which comes out each fall and spring to give you the latest and greatest information as well as helpful tips for navigating the financial aid process.

Our office is committed to assisting students and their parents with financial resources and options to pay for educational expenses

while attending UCCS. We are financial aid experts who strive to reach higher through guidance and direction so we can help students achieve their aspirations both inside and outside of the classroom.

I wish you a successful 2013-2014 school year and all the best in your future educational and financial endeavors.

Sincerely,

Jevita R. Rogers

## COMMUNICATING WITH THE

# FA OFFICE



Remember *the student* is the primary point of contact for the Office of Financial Aid. Therefore, it is important to keep in mind that you cannot rely on your parents or others to keep track of important information like the UCCS priority filing date, scholarship application deadlines, or information our office requests to process your financial aid. Fortunately, there are many ways that we can keep in contact with each other!

Your UCCS email account and myUCCS Student Portal ([www.uccs.edu/portal](http://www.uccs.edu/portal)) "To Do List" are the primary resources our office uses to communicate with you. You can find information about the financial aid you've been awarded as well as accept, reduce, or decline your awards. We also provide up-to-the-minute information via Facebook, Twitter, and YouTube.

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<b>July 22</b>	Fall Jobs available on SEAN's place	<b>IMPORTANT FALL DATES</b>
<b>Aug. 10</b>	Fall bills posted in student portal	
<b>Aug. 21</b>	Financial aid refunds begin	
<b>Aug. 23</b>	No-need work study applications due	
<b>Aug. 26</b>	Start of fall semester!	
<b>Sept. 2</b>	Labor Day ( <i>offices closed</i> )	
<b>Sept 12</b>	Fall census date, tuition due and first deferred payment due	
<b>Sept. 20</b>	Last day to completely withdraw from classes for 80% refund	
<b>Oct. 4</b>	Last day to completely withdraw from classes for 60% refund	
<b>Oct. 12</b>	Second deferred payment due	
<b>Nov. 4</b>	Spring 2014 registration begins	
<b>Nov. 12</b>	Final deferred payment due and book loans due	
<b>Nov. 27</b>	Thanksgiving Break ( <i>offices closed November 28th and 29th</i> )	
<b>Dec. 1</b>	UCCS scholarship application opens	
<b>Dec. 20</b>	Summer/Fall 2013 commencement	
<b>Dec. 21</b>	Last day of fall semester	
<b>Dec. 24</b>	Holiday Break ( <i>offices closed December 24th and 25th</i> )	
<b>Jan. 1</b>	2014-15 FAFSA available	

## COMMUNICATING WITH THE FA OFFICE

(continued from page 1)

Additionally, you can use the myUCCS Student Portal to view important information from the Student Financial Services (Bursar's) office such as detailed information about your bill and the College Opportunity Fund (COF). It's an invaluable tool that you can take advantage of anytime.

We have many ways for you to communicate with us. You can stop in and visit us on 2nd floor Cragmor Hall, reach us via phone (719-255-3460), or send us an email (finaidse@uccs.edu). You can also send us a tweet or post on our Facebook page!

## New Federal Loan Limitations

On July 6, 2012, the Moving Ahead for Progress in the 21st Century Act was enacted. As part of this act, first-time borrower's eligibility for Federal Direct Subsidized Loans is limited to a period not to exceed 150 percent of the length of the borrower's educational program.

### **Who is affected by this change?**

First-time borrowers who receive their first Federal Direct Subsidized Loan disbursement on or after July 1, 2013 are affected.

### **What is the maximum eligibility period to receive Federal Direct Subsidized Loans?**

The maximum eligibility period is 150% of the published length (measured in academic years) of the borrower's current program of study. It's also important to know the maximum eligibility period can change if the borrower changes program of study. For example, if you are enrolled in a four-year program, you can have six years of subsidized loan eligibility.

### **What happens if I exceed my maximum eligibility period?**

After that limit is reached, you may borrow only unsubsidized loans and interest begins to accrue on all subsidized loans previously borrowed.

### **What happens if I change my program of study?**

Your maximum eligibility period will change to coincide with your new program of study and any periods of subsidized loan usage from your previous program will count against your new program's limit.



[WWW.YOUTUBE.COM/UCCSFINAID](http://WWW.YOUTUBE.COM/UCCSFINAID)

# SCHOLARSHIPS

## HELPFUL TIPS FOR STUDENTS

On **DECEMBER 1st**, the 2014-2015 UCCS Scholarship Application will open and the scholarship hunt will begin! Here are just a few tips to keep in mind while applying for scholarships:

### APPLY FOR ANYTHING AND EVERYTHING

If you think you are eligible to receive the scholarship, apply for it!

### COMPLETE THE APPLICATION

If something is not applicable on the application, mark it as N/A or "does not apply." Do not leave lines blank.

### FOLLOW DIRECTIONS

Do not supply things that are not requested (i.e. transcripts and resumes)

### NEATNESS COUNTS

Make photocopies for working drafts. Save everything!

### MAKE SURE TO LEAVE AN IMPRESSION

Be personal and specific. Be complete and concise, but also creative!

### WATCH ALL DEADLINES

Do not wait until the last minute!

### GIVE YOUR APPLICATION A "ONCE-OVER" BEFORE SUBMITTING

Proofread (and have someone else proofread) the entire application carefully!

For more useful tips, a list of frequently asked questions about scholarships, and to begin your scholarship search, visit [www.uccs.edu/scholarships](http://www.uccs.edu/scholarships).



# Did YOU Know?

FAFSA  
OVERVIEW

TYPES OF  
FEDERAL  
STUDENT AID

RESPONSIBLE  
BORROWING

ABOUT  
FEDERAL  
STUDENT AID

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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the AMERICAN MIND™

The Department of Education has their very own YouTube channel with tons helpful and fun videos about student aid and the financial aid process! You can view them at:

[www.youtube.com/federalstudentaid](http://www.youtube.com/federalstudentaid)

## FINANCIAL AID RESOURCES

### Federal Direct Loan Information

[www.studentloans.gov](http://www.studentloans.gov)

- View loan documents
- Entrance Counseling
- Sign MPN

- Complete PLUS Request Process

### National Student Loan Data System (NSLDS)

[www.nsls.ed.gov](http://www.nsls.ed.gov)

### Federal Direct Loan Consolidation

1-800-557-7392; 1-800-557-7395 (TTY)

[www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov)

### Federal Student Aid

1-800-4-FED-AID

[www.studentaid.gov](http://www.studentaid.gov)

## STUDENT FINANCIALS RESOURCES

Students can pay their UCCS bill by:

### eCheck or Credit Card

Click "Pay Your Bill" on your  
*myUCCS Student Portal*

OR

*Visit the Cashier's window on the  
second floor of Main Hall*

*Remember that you can sign up for  
direct deposit, get information about  
applying for College Opportunity Fund  
(COF), and enroll in payment plans within  
your myUCCS portal!*

FINANCIALS	
Billing	Financial Aid
Pay Your Bill	
View Your Balance	
Authorize Direct Deposit of Tuition and Fee Refunds	
Authorize/Review College Opportunity Fund	
Enroll in Payment Plan	
View 1098-T	
Grant Title IV Permission	

# Understanding SAP

As a UCCS financial aid recipient, you are required to meet Satisfactory Academic Progress (SAP). But what is SAP? Here's the scoop:

Federal regulations require UCCS to establish, publish and apply academic standards to monitor your progress toward completion of your certificate and/or degree program. GPA, Completion Rate, and Maximum Hours are the standards by which this measured.



**GPA:** You must maintain a minimum cumulative Grade Point Average. For undergraduate students, a 2.0 or higher is required. For graduate students, the minimum GPA is 3.0.

**Completion Rate:** You must complete a required percentage of the credits you attempt (attempted credits are any credits you are enrolled after the semester census date). All UCCS students must successfully complete at least 67% of their attempted credits.

**Maximum Hours:** You must complete your degree or certificate programs within a maximum timeframe, which may vary according to your degree program.

After failing the SAP requirements, each student will be given a single semester warning period and will continue to be eligible

for financial aid. If the student is still not meeting the SAP requirements by the end of this period, he or she will become ineligible for financial aid.

Students who are ineligible for financial aid due to not meeting SAP requirements may submit an appeal to the Financial Aid Advisory Committee (FAAC).

For more information about the UCCS SAP policy, please visit:  
<http://www.uccs.edu/finaid/policies/sap.html>

## GOT PLUS?

**Parent PLUS/Grad PLUS loans cannot be accepted in the student portal!**

All Parent PLUS/Grad PLUS borrowers must complete a PLUS application and PLUS master promissory note at [www.studentloans.gov](http://www.studentloans.gov). Once the PLUS application has been approved by the US Department of Education, the loan award will be changed to accepted status in the portal. You must be enrolled at least half time (6 credit hours for undergraduates or 3 credit hours for graduates) to receive a PLUS loan.