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UCCS FINANCIAL AID NEWS **FALL 2015**

On behalf of the UCCS Office of Financial Aid, Student Employment, and Scholarships, I would like to welcome you to the Fall 2015 edition of the UCCS Financial Aid newsletter, Behind the Money. Each semester, we publish this

newsletter to give you the most up to date information about what's happening in financial aid and helpful tips for navigating the financial aid programs and processes.

Our mission is to assist students in financing their UCCS education. Our goals are to provide quality customer service, financial counseling, and resources to all of our students.

Additionally, I hope you will also utilize our various social media outlets and follow us on Facebook and Twitter to ensure you have the most up-to-date information. Lastly, please visit our website (www.uccs.edu/finaid) to get more detailed information about the financial aid programs we offer as well as **Mountain Lion Money Matters**—our money management section. This will assist you in everything from general information like debt management and budgeting tips to subjects like Cooking on a Budget to Loan repayment options, so you won't have to live like a college student after graduation.

I wish you a very successful 2015-2016 academic year and all the best in your future educational and financial endeavors.

Sincerely,

Jevita R. Rogers

Jevita R. Rogers

CONTACTING THE FA OFFICE

Remember **the student** is the primary point of contact for the financial aid office. Therefore, it is important to keep in mind that you cannot rely on your parents or others to keep track of important dates 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 Portal are the primary resources our office uses to communicate with you. The To Do list found in your myUCCS portal will list any requested documentation along with links to corresponding forms. You can also review the financial aid you've been awarded as well as accept, reduce, or decline your awards.

Additionally, you can use the myUCCS Portal to view important information from Student Financial Services (Bursar), such as a detailed bill, review and authorize College Opportunity Fund (COF), and set up Direct Deposit of your financial aid refunds.

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

office hours

Monday - Friday 8-5pm

phone

719-255-3460

fax

719-255-3650

email

finaidse@uccs.edu

location

Top Floor Cragmor Hall

1420 Austin Bluff Pkwy.

Colorado Springs, CO 80918

NEW SEAN

Now even better!

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AND MORE

Inside!



SEAN

Student Employment Assistance Network

CHECK OUT THE NEW SEAN
APPLY FOR POSITIONS TODAY!

-  Search for Jobs
-  Upload a Resume
-  Upload a Cover Letter
-  Apply within SEAN



Visit
seans.uccs.edu
to get started!

INTRODUCING
THE NEW SEAN

DREAMING OF SUMMER ALREADY?

Summer 2016 may seem far away, but remember **the amount you borrow during the fall and spring semesters will affect what is available to you in the upcoming summer term!** If you are offered and you accept the annual maximum limits of loans and receive your maximum Federal Pell Grant eligibility for the fall and spring semesters, your financial aid for the Summer term may be limited to private loans.

If you are planning to attend summer classes, it is important for you to plan ahead and manage your financial aid wisely in order to have aid available to you for summer.



Congratulations December 2015 Graduates!

To complete your Loan Exit Counseling, please visit:

nslds.ed.gov

Please join the UCCS Student Employment Office for the **first ever Student Employment Job Fair**

Tuesday 9/1/2015 10:00 am to 2:00 pm
UC Upper Plaza

Find a job!
Sign up today on SEAN!
seans.uccs.edu

Meet on-campus employers!
On-Site Interviews!
Dress to Impress!
Submit Resumes!
Expand your network!

On-Campus Employers: Reserve a table today!
Register using the Events tab on SEAN!
seans.uccs.edu/employer

Questions? 719-255-3454 stuemp@uccs.edu

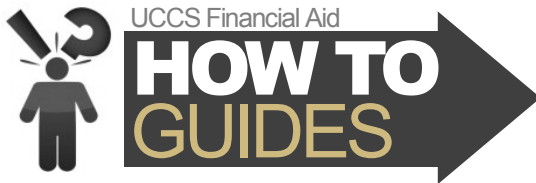
ALL ABOUT THAT PLUS...NO TREBLE!

Federal Direct PLUS loans are credit-based loans that are offered on the myUCCS Portal. Once your PLUS application has been approved by the US Department of Education, The Financial Aid office will update your loan award to accepted status in your portal.

Steps:

1. Go to **www.studentloans.gov**
2. The PLUS borrower (parent/legal guardian or graduate student) must login using their FSA ID. Please note: An undergraduate student **may not** apply for a Parent PLUS loan.
3. Select the loan type you are applying for (Graduate PLUS for a graduate student or Parent PLUS for a parent of a dependent undergraduate student).
4. Complete Application. Parent or graduate student information is entered in the 'Borrower' section. You may apply for a specific amount or maximum eligibility for the term for which you are applying. Once you have submitted your application you will receive a credit check decision.

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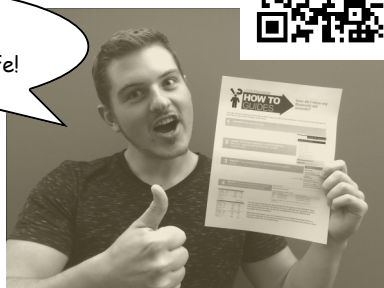


Wondering how to accept your financial aid awards? Are you confused about IRS Data Retrieval? Need help setting up Direct Deposit? WELL LOOK NO FURTHER! We have just the tool for you!

The UCCS Financial Aid How To Guides are simple guides that can help answer your questions! They are quick and easy to use, and can be found at **www.uccs.edu/finaid/resources** or scan the QR code below.



UCCS Financial Aid How To Guides changed my life!



STUDY AWAY AND FINANCIAL AID

To begin the process of studying away or studying abroad, you must contact your UCCS academic advisor and request a **Study Away Course Approval Form**. The form lists the specific coursework that you will enroll in at another institution that will also apply toward your UCCS degree. Once that is completed, this form will be electronically uploaded into your student file. It's your responsibility as the student to then notify the Financial Aid office that this form was completed.

Once the Course Approval form is received and approved, a financial aid counselor will make the **Consortium Agreement** and **Certificate of Enrollment** forms available in the to-do list of your myUCCS portal. You must complete your sections of these forms and then forward the Consortium Agreement form to the Office of Financial Aid and the Certificate of Enrollment form to the Office of the Registrar of the other institution you plan to attend. PPCC-enrolled students will submit both of the forms directly to the Office of Financial Aid at PPCC.

*The Certificate of Enrollment form may only be completed on or after the first day of class at the other school. Until this form is processed by UCCS, your financial aid awards will not disburse. **This will cause a delay in either all or a portion of your financial aid.*** The degree of delay depends on individual student circumstances.

For more information about Study Away/Study Abroad, please visit: www.uccs.edu/finaid/resources.html and click on "Consortium Agreement Information" or scan the QR code.



SCHOLARSHIP TIME IS COMING SOON!

On **DECEMBER 1st**, the 2016-2017 UCCS Scholarship Application opens and the scholarship hunt for next year begins! 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!

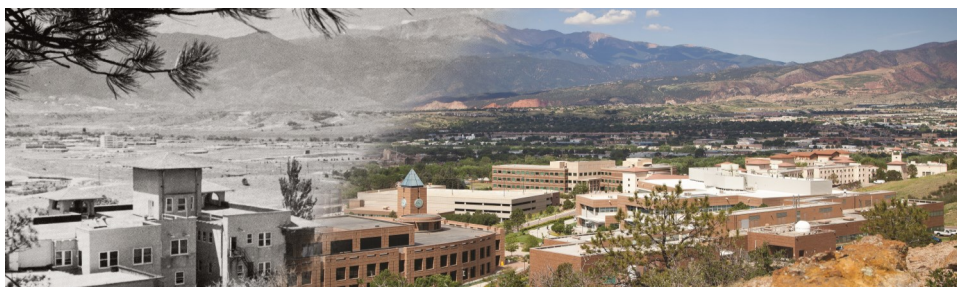
For more useful tips, a list of frequently asked questions about scholarships, and to begin your scholarship search, visit www.uccs.edu/scholarships.

FEDERAL LOAN FEE CHANGES

New Federal Direct Loan Fees beginning October 1, 2015:

Subsidized and Unsubsidized Loan: 1.068%

Parent and Graduate PLUS loans: 4.272%



FINANCIAL AID RESOURCES

Federal Direct Loan Information

www.studentloans.gov

- View loan documents
- Entrance Counseling
 - Sign MPN
- Complete PLUS Request Process

National Student Loan Data System (NSLDS)

www.nsls.ed.gov

Federal Direct Loan Consolidation

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

www.studentloans.gov

Federal Student Aid

1-800-4-FED-AID

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!

IMPORTANT FALL DATES

August 10

Fall 2015 Tuition can be viewed in myUCCS

August 14

First Fall 2015 Financial Aid Disbursement (funds released to student UCCS)

August 17

First E-bills Available on myUCCS portal

August 19

Short Term Loans Available

August 24

First Day of Fall classes

September 7

Labor Day Holiday - UCCS Offices closed

September 8

No classes, UCCS offices open

September 10

Census Date/Tuition due date

September 18

Final date to completely withdraw (drop all classes) and receive 80% tuition back

October 1

Federal Direct Loan Fees adjust (see "Loan Fee Changes" on page 3)

October 2

Final date to completely withdraw (drop all classes) and receive 60% tuition back

October 26

Spring 2016 Registration begins

October 30

Last day to drop/withdraw without special permission from your Dean

November 10

Short Term loans due

Nov 25-29

Thanksgiving Holiday (no classes, offices open Wednesday, closed Thurs & Fri)

December 1

UCCS Scholarship application available in myUCCS portal

December 1

Spring 2016 Student Employment Jobs Begin Posting on SEANs Place

December 18

Fall 2015 Commencement

December 20

Semester Ends



<< FOLLOW UCCSFINAID

FALL FINANCIAL AID WORKSHOPS

Lord of the Refunds: Learn how to make your refund last the whole semester through savings and thrifty spending.

September 9 at 3pm- UC 122

Cooking on a Budget: Learn how to create budget-friendly meals for your college lifestyle.

October 6 at 3pm- UC 116

Identity Theft 101: Why wear a mask to protect your identity? Learn how to avoid scams and protect your assets.

October 26 at 3pm- UC 122

The Art of Couponing: Learn to create your own couponing methods to cut expenses and save money.

November 5 at 5pm- UC 122

Game of Loans: Prepare for post-graduation by learning the ins and outs of federal student loan repayment options.

December 3 at 6pm- UC 122

MOUNTAIN LION MONEY MATTERS
money@uccs.edu

<PLUS continued>

5. If your application for the PLUS loan is declined, you are given the following options: appeal the credit decision, pursue an endorser, take no further action, or undecided. Please note that for Parent PLUS loan borrowers, unless you decide to take no further action, you will be contacted by UCCS via mail regarding these options. If you choose to take no further action, your student may be eligible for additional unsubsidized loan funds.
6. If this is your first Direct PLUS loan as a graduate student, you must complete Entrance Counseling at www.studentloans.gov.
7. If your declined PLUS loan is subsequently approved through an appeal or by obtaining an endorser, you are required to complete PLUS Loan Counseling. This is counseling is completed on www.studentloans.gov.
8. Complete the Master Promissory Note (MPN). You can find the link to the MPN on www.studentloans.gov