

behind THE money

UCCS FINANCIAL AID NEWS FALL 2017

NEW YEAR NEW BEGINNINGS

On behalf of the staff from the UCCS Office of Financial Aid, Student Employment, and Scholarships, I would like to welcome you to the Fall 2017 edition of the UCCS Financial Aid Newsletter, Behind the Money, which is published each fall and spring semester.

Our mission is to assist students in financing their UCCS education and our goal is to provide quality customer service, financial aid counseling, and the necessary resources to assist students on the path to becoming educated financial consumers.

I hope you will utilize our various social media outlets and follow us (UCCSfinaid) on Facebook, Twitter, and Instagram to ensure you have the most up to date information and key dates to receive the best financial aid packages available to you.

Additionally, please visit our website (www.uccs.edu/finaid) to get more detailed information about the financial aid programs we offer as well as information about our Mountain Lion Money Matters workshops, which assist you in everything from making good financial decisions about credit and debt to helpful budgeting tips so you won't have to live like a college student after graduation.

I wish you a very successful 2017-2018 academic year and all the best for you in your future educational and financial endeavors.

Sincerely,

Jevita R. Rogers

Jevita R. Rogers

Senior Executive Director, UCCS Financial Aid



FOLLOW /UCCSFINAID

WWW.UCCS.EDU/FINAID

Borrow Smart!

How to keep your loans low

page 2

FERPA

It's not just an acronym

page 3

SEAN

How YOU can find employment!

page 4

AND MORE

Inside!



Office of Financial Aid, Student
Employment, and Scholarships

UNIVERSITY OF COLORADO COLORADO SPRINGS

SMART BORROWING

Federal Student loans are an excellent resource to help pay for your education, and can be an excellent investment in your future career and financial future. However, it is important that you borrow responsibly and make good financial choices while in school in order to avoid unnecessary borrowing. Here are some easy tips to help:

- Complete the FAFSA and UCCS scholarship application early!

Completing the FAFSA and UCCS scholarships on time is one of the best ways to keep your loan borrowing down, because doing so increases your opportunity for free money. Completing the FAFSA *as early as possible each year* (it opens in **October** every year) allows you to be considered for certain grant funds (aka free money) before they exhaust, and applying for scholarships on time also allows you to potentially receive scholarship aid (more free money)! *The more free money you are awarded, the less money in loans you'll need to cover your educational expenses.* Remember, the UCCS priority filing date for the FAFSA and the scholarship application deadline is on **March 1** of each year, but why wait until then? Get them done as early as possible to maximize your free money opportunities).

- Remember your ABCs—Always Borrow Conservatively!

The best way to keep your loan borrowing low is to create a simple in-school budget each year, so you can easily see your potential expenses and zero-in on exactly what funds you'll need for school (rather than simply hitting that "accept all" button and receiving more loan aid than you really need). If you need help with budgeting for school, let us know! We are glad to help show you how and work with you to help you determine how much you need. Also, be sure to take advantage of the free resources and workshops on our Mountain Lion Money Matters page (www.uccs.edu/moneymatters).

- Keep Track of What You Have Borrowed

Knowing the amount of your loan debt can help when making decisions about how much more to borrow. Don't wait until you graduate to review your student loan debt. You can review your entire loan history and get valuable information about your borrowing by visiting the National Student Loan Data System (NSLDS) at nslds.ed.gov. We also have a helpful how-to guide on NSLDS here: www.uccs.edu/finaid/resources.html.

- Save Your Summer Wages

You can use them to cover your personal expenses during the school year!

- Secure a Job

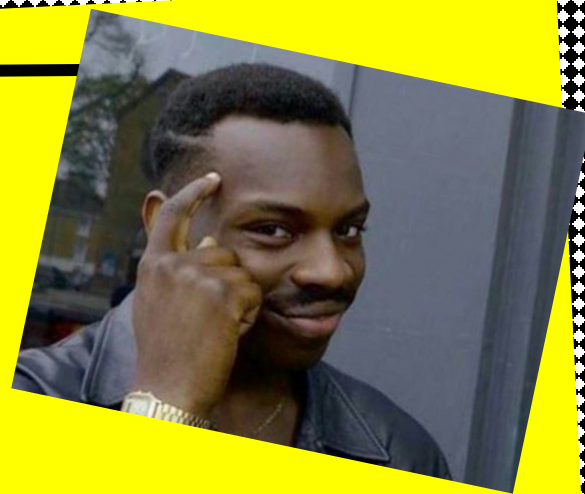
Working part time can give you the money you need for living expenses, personal expenses, and can help pay a portion of a future semester's bill.

- Pay Interest As You Go

Whenever possible, consider paying interest on your student loans while you're in school and during any grace, deferment, or forbearance periods. By paying interest as it accumulates, you reduce the overall amount you repay instead of allowing the interest to be capitalized (added to the principle balance).

- Pay Your Bill On Time

A one-time late fee and recurring monthly service charge is added to your bill if the bill is not paid in full by the census date (**September 7th** for the Fall 2017 semester), unless you've signed up for an automatic deduction plan with the Bursar's office.



Please join us for the
Fall 2017 Student Employment Job Fair

Tuesday 11:00 am to 2:00 pm 8/29/17
Berger Hall

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

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

Network! Meet On and Off Campus Employers!
On-Site Interviews
Dress to Impress! Submit Resumes!

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

MOUNTAIN LION Money Matters
PRESENTED BY UCCS FINANCIAL AID

FALL WORKSHOP SCHEDULE

CSI: COLLEGE STUDENT INVESTOR WANT TO START INVESTING? FIND THE CLUES YOU NEED TO HELP YOU GET STARTED.	TUES / SEPT 19 - UC 124 @ 5:00PM
THE WALKING DEBT DON'T LET DEBT TURN YOU INTO A ZOMBIE. LEARN HOW TO STRATEGICALLY PAY DOWN DEBT.	WED / OCT 18 - UC 124 @ 5:00PM
FROZEN! DO YOU WANT TO BUILD A HOLIDAY BUDGET? IS HOLIDAY SPENDING HURTING YOUR BUDGET? LEARN HOW TO ENJOY THE WINTER FESTIVITIES WHILE SAVING MONEY!	THURS / NOV 9 - UC 122 @ 5:00PM
GAME OF LOANS PREPARE FOR POST-GRADUATION BY LEARNING THE INS AND OUTS OF FEDERAL STUDENT LOAN REPAYMENT OPTIONS.	THURS / NOV 30 - UC 122 @ 5:00PM

UCCS University of Colorado Colorado Springs
EMAIL.MONEY@UCCS.EDU FOR MORE INFORMATION
University of Colorado

IMPORTANT FALL INFORMATION

The first financial aid disbursement (financial aid funds being applied toward the bill) of the fall semester will be on **Friday, August 11th**. Disbursement will occur for all students who have accepted financial aid and completed their financial aid file (no outstanding financial aid to-do items to complete). Disbursement will continue to occur 4 days a week for the remainder of the semester, so students who have missed the first disbursement will have their financial aid funds disbursed soon after their financial aid files are completed.

The Student Financial Services office (otherwise known as the Bursar's office) will send an e-bill statement on **August 15th**. At that time, students can log into their myUCCS portal and view their balances (simply click on the "Student Financial Services" link and then "View Your Balance" in the dropdown menu).

The Fall census date (the date when the fall 2017 bill is due in full) is **September 7th**. Students can connect with the Student Financial Services office and sign up for an automatic deduction payment plan to split up their payments over a period of months if needed. For more information about this and other billing and payment information, visit www.uccs.edu/bursar.

FERPA, IT'S MORE THAN AN ACRONYM

The Family Educational Rights and Privacy Act (FERPA) is a federal law that protects the privacy of students' education records. The law applies to all schools that receive federal funding.



The FERPA Consent to Release allows a parent or authorized third party to contact UCCS on behalf of the student about educational or financial records. The Financial Aid Office will not release any specific information to someone other than the student without the student's express consent via the FERPA (that includes parents, spouses, people paying the UCCS bill, or people who have been given CU guest access). We will always review the FERPA consent to determine what information can be released to a person other than the student inquiring about the student's financial aid.

Students can find the FERPA release under the Records and Registration tab of the myUCCS portal.



THE 2018-2019 FAFSA OPENS **OCTOBER 1, 2017!**

FALL = SCHOLARSHIPS

On **DECEMBER 1st**, the 2018-2019 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.

There are also great scholarship resources and opportunities outside of UCCS! Look into www.scholarships.com, www.collegeincolorado.org or www.fastweb.com!

FALL 2017 CALENDAR

August 11	First Fall 2017 Financial Aid Disbursement (funds released to student accounts)
August 15	First E-bills Available on myUCCS portal
August 16	Short Term Loans Available
August 21	First Day of UCCS regular classes (GPS starts 8/17)
August 27	Last day to add full semester course without instructor permission
August 29	Student Employment Job Fair - Berger Hall 11am-2pm
September 4	Labor Day Holiday - UCCS Offices closed
September 5	Labor Day Holiday - no classes, UCCS offices open
September 7*	Census Date/Tuition due date*
	<i>*This is the last day to Register (for regular semester courses), the last day to receive 100% refund for individually dropped courses, and last day to receive 100% refund for complete withdrawals from UCCS (all UCCS classes dropped).</i>
September 8	Financial Aid awards may be adjusted to match actual enrolled hours
September 19	Mountain Lion Money Matters Workshop: CSI College Student Investor, UC 124, 5pm
September 15	Final date to completely withdraw and receive 80% tuition back
September 29	Final date to completely withdraw (drop all classes) and receive 60% tuition back
October 1	FAFSA for the Fall 2018/Spring 2019/Summer 2019 available at www.fafsa.gov . Federal Direct Loan Fees adjust (to see new loan fee structure visit uccs.edu/finaid and see info at bottom of this page).
October 18	Mountain Lion Money Matters Workshop: The Walking Debt, UC 124, 5pm
October 27	Last day to drop/withdraw without special permission from your Dean
November 9	Mountain Lion Money Matters Workshop: Frozen! Do You Want to Build a Holiday Budget? UC 122, 5pm
November 20	Short Term loan due
Nov 23-27	Thanksgiving Holiday (no classes, offices open Wednesday, closed Thurs & Fri)
November 30	Mountain Lion Money Matters Workshop: Game of Loans, UC 122, 5pm
December 1	UCCS 2018-2019 Scholarship application available in the myUCCS portal Spring 2018 Student Employment Jobs Begin Posting on SEANs Place
December 15	Fall 2017 Commencement
December 16	Semester Ends

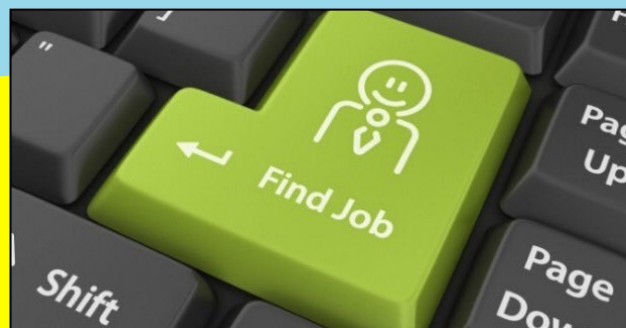


SEAN
Student Employment
Assistance Network

How can I find a part-time job?

SEAN is an easy-to-use website created to help students find employment, on or off campus. Just visit seans.uccs.edu and log in using your myUCCS portal username and password. Here you'll be able to search for hourly and work study positions (if you have been awarded work study). Each position will give details about the employment opportunity and how to apply. Finding a job couldn't be any easier!

Be sure to check out the Student Employment Job Fair coming on August 29th for more employment information and opportunities!



FEDERAL LOAN FEE CHANGES: BEGINNING OCTOBER 1, 2017

Subsidized and Unsubsidized Loan: **1.066%** Parent and Graduate PLUS loans: **4.264%**