

behind the MONEY

UCCS FINANCIAL AID NEWS FALL 2018



IMPORTANT Fall 2018 INFO

The first financial aid disbursement (financial aid funds being applied toward the bill of the fall semester) will be on **Friday, August 10th**. 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 post fall tuition and fees to the myUCCS Portal starting July 23. 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 2018 bill is due in full) is **September 6th**. 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.

WE ARE SO GLAD YOU ARE HERE!

On behalf of the UCCS Office of Financial Aid, Student Employment, and Scholarships, I would like to welcome you to the Fall 2018 edition of our UCCS Financial Aid Newsletter, **Behind the Money**.

The mission of our office is to assist students in financing their UCCS education and our goal is to provide you with quality customer service, financial aid counseling, and the necessary resources to assist you on the path to becoming an educated financial consumer.

I hope you will utilize our various social media outlets and follow us (UCCSfinaid) on **Facebook, Twitter, and/or Instagram** to ensure you have the most up to date information as well as key dates to receive the best financial aid package 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 our **Mountain Lion Money Matters** section, which will assist you in everything from helping you in making good financial decisions about your credit and debt to general information like helpful budgeting tips so you won't have to live like a college student after graduation.

I wish you a very successful 2018-2019 academic year! All the best to you in your future educational and financial pursuits.

Sincerely,

Jevita R. Rogers

Jevita R. Rogers

Sr. Executive Director-UCCS Financial Aid



Office of Financial Aid, Student
Employment, and Scholarships

UNIVERSITY OF COLORADO COLORADO SPRINGS



YOU ARE IN THE DRIVER'S SEAT!

Students, please remember that **you** are 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 (see the guides in the "Resources" section of our website for more info).

Additionally, you can use the myUCCS Portal to view important information from Student Financial Services (Bursar), such as your billing details, College Opportunity Fund (COF) information, and Direct Deposit .

We have many ways for you to communicate with us. You can stop by and visit us on **2nd floor of Cragmor Hall M-F, 8-5pm**. You can also reach us by phone (**719-255-3460**), or send us an email (**finaidse@uccs.edu**). You can visit our website (**www.uccs.edu/finaid**) and can also visit and post on our Facebook page (**facebook.com/uccsfinaid**).



Don't forget your FSA ID!

The FSA ID is a federal username and password created by students, parents, and other borrowers in order to access certain U.S. Department of Education websites. The FSA ID is used to confirm that persons identity when accessing financial aid information and electronically signing federal student aid documents. It is important that students and families remember their FSA IDs, as this identification will be used each year to renew the FAFSA and to access other important information (such as completing online loan counseling, applying for PLUS loans, etc.). Please be sure to keep this information secure (but accessible by you) in order to save yourself the time and frustration that can be caused by resetting your FSA ID information.



The UCCS Job Fair is right around the corner!

PLEASE JOIN US FOR THE...

Student JOB FAIR

Fall 2018

Tuesday 8/28/18 11:00 am to 2:00 pm

Berger Hall
QUESTIONS?
719-255-3454
stuemp@uccs.edu

FIND A JOB!

- Network!
- Meet On and Off-Campus Employers!
- Dress to Impress!
- Bring Your Resume!
- Possible On-Site Interviews!

Employers:

RESERVE A TABLE TODAY!
Register using the Events tab on SEAN!
seans.uccs.edu/employer

Sign up today on SEAN!
seans.uccs.edu

Reporting outside SCHOLARSHIPS

If you will be receiving an outside scholarship for the 2018-19 school year from an organization other than UCCS, you will need to share this information with the financial aid office as soon as possible. By submitting this information early, you reduce the likelihood that your financial aid awards will change due to an overaward.

You can report your outside scholarships from within the myUCCS portal by signing in, clicking on the "Financial Aid" link at the top of the page, and then clicking "Report Private Scholarships."



Q: Do I have to reapply for financial aid every year?

A: Yes. Financial aid offices require

that you apply for financial aid every year. If your financial circumstances change, you may get more or less aid. After your first year you will receive a "Renewal Application" which contains preprinted information from the previous year's FAFSA. Note that your eligibility for financial aid may change significantly, especially if you have a different number of family members in college. Renewal of your financial aid package also depends on you making satisfactory academic progress toward a degree, such as earning a minimum number of credits and achieving a minimum GPA. Don't forget, **the FAFSA opens each year on Oct. 1!**

Q: What's the difference between a subsidized loan and an unsubsidized loan?

A: Federal aid offers both subsidized and unsubsidized loans. The difference between these two loans is that subsidized loans are **based on financial need and the interest does not accrue while the student is in college**, as the interest is paid by the federal government. On the other hand, unsubsidized loans **are not based on financial need and the interest starts to accrue when the student receives the funds**. Students can apply for both of these loans by filling out and submitting the FAFSA.

WHO TO CONTACT about your student loan repayment

The "Repaying Your Loans" section of our website offers you fantastic information about what to expect when it's time to repay your student loans. The page has information on grace periods, different repayment plans, loan servicer information, a compilation of frequently asked questions, and much more.

<http://bit.ly/UCCSrepay>

Please remember that you can always log into the **National Student Loan Data System (NSLDS)** for information regarding your personal loan history. There you can find out everything from your total loan indebtedness to the contact information for your loan servicers.

To log into NSLDS, visit www.nsls.ed.gov and sign in using your FSA ID and password (the same login information used for the FAFSA).

For questions about a specific loan, contact your loan servicer (found in NSLDS). While the UCCS financial aid office can help point you in the right direction, the office does not administer student loan repayments.

what's the deal with the FERPA?

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.



Fall 2018 Calendar

July 22	Fall 2018 bills are viewable in the myUCCS portal
August 10	First Fall 2018 Financial Aid Disbursement (funds released to student accounts)
August 12	First E-bills Available on myUCCS portal
August 15	Short-term Loans Available
August 20	First day of UCCS regular classes (GPS starts 8/16)
August 26	Last day to add full semester course <u>without</u> instructor permission
August 28	Student Employment Job Fair - Berger Hall 11am-2pm
September 3	Labor Day Holiday - UCCS Offices closed
September 4	Labor Day Holiday - no classes, UCCS offices open
September 6*	Census Date/Tuition due date* <i>*This is the last day to register (for regular semester courses), Complete withdrawals and course drops through this date will be refunded at 100% tuition.</i>
September 6	Mountain Lion Money Matters Workshop: Don't Get Trapped! Avoiding Scams in College and Beyond, UC 124, 4:30pm
September 7	Financial aid awards may be adjusted based on enrollment.
September 13	Student Employment Student Training Workshop #1
October 1	FAFSA for the Fall 2019/Spring 2020/Summer 2020 available at www.fafsa.gov . Federal Direct Loan Fees adjust (to see new loan fee structure visit uccs.edu/finaid).
October 10	Mountain Lion Money Matters Workshop: The Walking Debt, UC 124, 4:30pm
October 11	Student Employment Student Training Workshop #2
October 27	Last day to drop/withdraw without special permission from your Dean
November 8	Student Employment Student Training Workshop #3
November 13	Mountain Lion Money Matters Workshop: Frozen! Do You Want to Build a Holiday Budget? UC 124, 4:30pm
November 20	Short-term loans due
Nov 19-23	Thanksgiving Holiday (no classes, offices open Wednesday, closed Thurs & Fri)
December 1	UCCS 2019-2020 Scholarship application available in the myUCCS portal Spring 2018 Student Employment Jobs Begin Posting on SEAN.
December 5	Mountain Lion Money Matters Workshop: Game of Loans, UC 124, 4:30p
December 14	Fall 2018 Commencement
December 16	Semester Ends

