

FUNDING YOUR COLLEGE

EDUCATION WITH

FINANCIAL AID

2025-26



UNIVERSITY OF
**NORTHERN
COLORADO**

unco.edu/financial-aid



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Leer en español:
unc.link/FinAidPublications





GETTING STARTED

We can help make your college dream a reality.

Understanding the financial aid process is an important step toward fulfilling your educational goals. This guide will explain the financial aid process, including eligibility, applications and the types of aid available. **Attention to deadlines is key to a successful financial aid application.** Funding is limited after the deadline, so timeliness can be a factor in your offer. Be sure to submit all required applications and follow-up information on or before the deadlines listed on page 13.



Financial Aid Counselors are available for walk-in appointments as well as virtual appointments: unc.link/ofa-appointments

Financial Aid is located in Campus Commons, second floor, open Monday-Friday 8 a.m. to 5 p.m. You can also reach us at 970-351-4862 or ofa@unco.edu.

Note: Application procedures discussed in this publication are based on information available at the time of printing. Carefully review all correspondence, including email messages from the Office of Financial Aid. Correspondence will reflect changes that may have occurred in procedures or regulations.

APPLYING FOR FINANCIAL AID

1 OBTAIN A FEDERAL STUDENT AID ID (FSA ID)

- The first step toward applying for financial aid is for you and your parents (where applicable) to obtain an “FSA ID” from **studentaid.gov**. This ID will help securely confirm your identity when accessing your financial aid information and electronically signing your federal student aid documents.

2 START THE FAFSA APPLICATION

- Once you have your FSA ID, you’re ready to start your 2025-26 Free Application for Federal Student Aid (FAFSA) application at **studentaid.gov** in December. You will need to consent, which will allow the IRS to populate your tax return data. If you haven’t filed your 2023 tax return, contact our office at ofa@unco.edu or 970-351-4862.
- Adding UNC’s school code, **001349**, ensures we receive your FAFSA results and can determine your financial aid eligibility.

3 SUBMIT THE FAFSA BY THE JUNE 1 DEADLINE

- You can complete the FAFSA after June 1, but funding may be limited. All students are encouraged to complete the FAFSA, and most institutional aid requires UNC to have a FAFSA on file.
- You’ll receive a confirmation email from the U.S. Department of Education with your FAFSA Submission Summary (FSS). Make sure to verify all the information that you reported is correct. If you need to make corrections, you may do this online at **studentaid.gov**. Be sure to check your email spam folder for your FAFSA confirmation if you don’t receive it within a week.



Fill out the FAFSA at **studentaid.gov**. Beware of scam sites. If a site asks you for your payment information, it’s a scam site.

FAFSA VERIFICATION: Each year, the federal government uses an algorithm to decide which FAFSAs need to be verified, much like a tax audit. Sometimes this is because of a missing signature, a number that doesn’t add up or a random selection. If your FAFSA is selected for verification, you’ll need to submit additional documentation, and UNC will alert you via email. The Office of Financial Aid will work with you directly if you have any issues completing the verification process.

HOW ELIGIBILITY IS DETERMINED

To establish your eligibility for financial aid, the U.S. Department of Education (DOE) will first determine the resources available to you.

RESOURCES INCLUDE:

- Family income and assets
- Personal savings
- Summer and school-year earnings
- Outside scholarships

More than **95%** of University of Northern Colorado students receive some type of financial assistance.

STUDENT AID INDEX

To determine your Student Aid Index (SAI), the government looks at both parent (where applicable) and student resources provided on the FAFSA. They'll consider factors such as:

- Number of family members
- Completed 2023 income and taxes paid
- Assets (excluding the value of the home you live in currently)
- Age of older parent (for estimating retirement needs)
- Child support received

Eligibility is determined each academic year based on the FAFSA application information you submit at **studentaid.gov** each year.

The Office of Financial Aid will total your estimated expenses for the nine-month academic year, then subtract your “resources” (your SAI) to determine your financial need. To put it simply:



Did you know?

The UNC Tuition Promise covers the base cost of tuition plus standard fees for all eligible Colorado resident students with an adjusted gross income of \$65,000 or less, starting fall 2024. See details at unc.link/Tuition-Promise or scan the QR code.



RECEIVING A FINANCIAL AID OFFER

Once your required paperwork is complete, the Office of Financial Aid will send you a financial aid offer in spring.

Your financial aid offer will detail the amounts and types of financial aid for which you're eligible. Offers are based on full-time attendance (12 credits) at UNC as an undergraduate, though some aid is available for part-time undergraduates.

Note: Financial Aid information as well as other information found in Ursa can only be shared with students and not with family members because of the Family Educational Rights and Privacy Act (FERPA). More information about FERPA is available on the UNC Registrar's website at unco.edu/registrar/ferpa.aspx.

"As a first-generation college student from a low-income, single-parent household, tackling my college journey has been a rollercoaster ... Because of this generous scholarship support, I entered my last year in college with less financial stress. I am honored and extremely grateful to be the recipient of such amazing support."

Angela Wooster '22
Elementary Education
Recipient of Earl B. and Edna L. Kusma Wood Family Urban Education Scholarship for 2020-21 and 2021-22, and the COSI 2021 CPP Back to Work Scholarship for 2021-22

TYPES OF FINANCIAL AID

Not all types of financial aid are the same. Here's a guide to help you sort through your options.

NEED-BASED AID



GRANTS

You won't have to repay grants. Examples are the Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), Colorado Student Grant (funded by the Colorado General Assembly) and UNC 1889 Founders Grant. Some of the grants listed are restricted to Colorado residents.



WORK-STUDY

If you qualify for work-study, you'll be able to work on campus for university employers or off campus in certain community service positions. Work-study is available to Colorado residents and nonresidents. You'll be paid according to the number of hours you work, though you're not permitted to work during scheduled class times.



FEDERAL SUBSIDIZED LOANS

If you accept a federal subsidized loan, you'll be expected to repay funds — usually beginning six months after you graduate or leave school. As long as you're enrolled at least half-time, interest on the loan is paid by the government.

NON-NEED-BASED AID

NON-WORK-STUDY EMPLOYMENT

offers part-time positions on campus for students to work within various university offices. This is a good alternative if you want to work but aren't offered work-study.

NO-NEED WORK-STUDY has different eligibility requirements. To apply, you must complete the FAFSA and not qualify for need-based financial assistance. This award is only for Colorado resident undergraduate students. First priority is given to students who meet the June 1 FAFSA deadline and also received funding from this program the previous year.

LOANS must be repaid. Some (PLUS loans) may be available for up to the cost of attendance minus other aid and are offered to qualified parents of dependent students. The Federal Direct Unsubsidized Stafford Loan is available up to annual maximums. Students may choose the option to pay the interest on the loan while in school or have the interest deferred until repayment. Deferring the interest will result in higher repayment amounts.

SCHOLARSHIPS can be based on merit, talent or other donor criteria. They're semester-based and cannot be doubled up in one semester.

COLORADO RESIDENT



College Opportunity Fund Stipend

If you're a Colorado resident, make it a top priority to apply for the College Opportunity Fund (COF) stipend. The fund was established by the Colorado Legislature to reduce the cost of tuition for Colorado resident undergraduate students. Register for the stipend online at cof.college-assist.org. You'll also need to authorize your COF stipend to be used at UNC (you can do so by clicking on the financial tab of Ursa). If you don't apply for the stipend, you'll pay a higher tuition rate. Check your student bill in late August to see the stipend.

WUE RESIDENT TUITION

Western Undergraduate Exchange (WUE) is an agreement of 16 Western states that allows tuition savings for western students.



- 1 Your application for admission also serves as your application for WUE tuition.
- 2 To automatically receive the WUE tuition rates, you must be a permanent resident of one of the following states: Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, New Mexico, North Dakota, Oregon, South Dakota, Utah, Washington or Wyoming.
- 3 The WUE tuition rate applies to all terms (for part-time and full-time enrollment) — fall, interim, spring and summer. It isn't applied for programs and courses offered through the Office of Extended Campus, as Extended Campus has separate tuition rates.

Note: Students cannot qualify for in-state residency after attending UNC as a WUE student. One would need to decline WUE and pay nonresident tuition for one year before establishing in-state residency.

"I aspire to be a role model for other students who migrate to the United States. I want them to know they can thrive and make a difference in the lives of others. This is why I chose to become an Elementary Education teacher with an emphasis on Cultural and Linguistic Diversity. These scholarships have greatly impacted my life and serve as a tremendous source of financial relief. (Donor) support has ensured that I can pursue my dreams and has provided me with an incredible support system here at UNC."

Lizbeth Ruiz Salas '23, Elementary Education


Recipient of Stryker Scholarship, 2020-21 and 2021-22, the DACA Scholarship for 2020-21, Financial Aid Scholarship for 2020-21, the UNC Disaster Relief Scholarship for 2019-20 and the Boundless Opportunity Scholarship for 2018-19

ESTIMATED DIRECT COST TO ATTEND UNC AND LIVE ON CAMPUS

Undergraduate estimate for 2024-25 fall and spring semesters, based on current year actuals for a 30-credit academic year.* For more information, check unco.edu/costs.

*Taking 15 credits per semester (30 per year) allows students to graduate in four years.



unco.edu/costs	COLORADO RESIDENT*	WUE** RESIDENT	NONRESIDENT/ NON-WUE
TUITION (15 credits/semester)	\$9,047	\$15,756	\$24,125
FEES	\$3,028	\$3,028	\$3,028
HOUSING AND FOOD*** (Tier 3 housing, 250 meal plan)	\$16,254	\$16,254	\$16,254
 ESTIMATED COSTS (Direct costs if living on campus)	\$28,329	\$35,038	\$43,407

When you're estimating costs, be sure to factor in books, supplies, transportation and miscellaneous living costs not billed by UNC. Although these costs differ for everyone, a good annual estimate is about **\$1,200 for books and supplies** and **\$3,644 for other expenses**.

*This is what students pay after the College Opportunity Fund (COF) is applied to their bill. To be eligible for COF rates, Colorado resident students should apply at cof.college-assist.org.

**Western Undergraduate Exchange (WUE) Program — WUE provides reduced tuition to students who are residents of one of the states participating in the WUE program (AK, AZ, CA, HI, ID, MT, NV, NM, ND, OR, SD, UT, WA, WY). Note: Students cannot qualify for in-state residency after attending UNC as a WUE student. One would need to decline WUE and pay nonresident tuition for one year before establishing in-state residency.

***Based on 250 meal plan and Tier 3 housing plan.



Try our online estimator tool: go.unco.edu/price-calculator



UNC Foundation-funded scholarships provided **\$5,963,987 in financial aid** to students during fiscal year 2023-24.



SCHOLARSHIPS

To be considered for additional scholarships, submit the UNC Scholarship Application.

Your application for admission also serves as your application for a number of admission-based scholarships. To be considered for other scholarships once you've been admitted to UNC, submit the UNC Scholarship Application through your Ursa account at **ursa.unco.edu**.

The UNC Scholarship Application opens November 1 and the priority deadline is February 1 for most students. If you don't qualify for scholarships as a new student, keep trying as the criteria and number of scholarships change each year.

Note: For transfer students with scholarships, all college credits earned (including while in high school) are considered for scholarship eligibility.

Extended Campus students are not eligible for automatic admission-based scholarships.

For detailed information about all UNC Scholarships, visit **unc.link/ofa-scholarships**.

FRESHMAN ADMISSION-BASED SCHOLARSHIPS

Over four years

unco.edu/admissions/costs-aid



**COLORADO
RESIDENT**



**WUE¹
RESIDENT**



**NONRESIDENT/
NON-WUE**

TRUSTEE SCHOLARSHIP

4.0 GPA

\$18,000

(\$2,250 each fall and spring semester)

\$24,000

(\$3,000 each fall and spring semester)

\$32,000

(\$4,000 each fall and spring semester)

PRESIDENTIAL SCHOLARSHIP

3.8-3.99 GPA

\$14,000

(\$1,750 each fall and spring semester)

\$20,000

(\$2,500 each fall and spring semester)

\$28,000

(\$3,500 each fall and spring semester)

PROVOST SCHOLARSHIP

3.4-3.79 GPA

\$8,000

(\$1,000 each fall and spring semester)

\$14,000

(\$1,750 each fall and spring semester)

\$22,000

(\$2,750 each fall and spring semester)

BEAR SCHOLARSHIP

3.0-3.39 GPA

\$4,000

(\$500 each fall and spring semester)

\$10,000

(\$1,250 each fall and spring semester)

\$18,000

(\$2,250 each fall and spring semester)

TRANSFER ADMISSION-BASED SCHOLARSHIPS

unco.edu/admissions/costs-aid



**COLORADO
RESIDENT**



**WUE¹
RESIDENT**



**NONRESIDENT/
NON-WUE**

TRUSTEE SCHOLARSHIP

3.5-4.0 GPA

\$3,000 per year

(\$1,500 each fall and spring semester)

\$3,500 per year

(\$1,750 each fall and spring semester)

\$7,000 per year

(\$3,500 each fall and spring semester)

PRESIDENTIAL SCHOLARSHIP

3.0-3.49 GPA

\$2,000 per year

(\$1,000 each fall and spring semester)

\$2,500 per year

(\$1,250 each fall and spring semester)

\$5,000 per year

(\$2,500 each fall and spring semester)

NORTHERN LIGHTS SCHOLARSHIP

2.75-2.99 GPA

\$1,000 per year

(\$500 each fall and spring semester)

\$1,500 per year

(\$750 each fall and spring semester)

\$3,000 per year

(\$1,500 each fall and spring semester)

PHI THETA KAPPA SCHOLARSHIP

Member of Phi Theta Kappa

\$1,000 per year

(\$500 each fall and spring semester)

\$1,000 per year

(\$500 each fall and spring semester)

\$1,000 per year

(\$500 each fall and spring semester)

* Western Undergraduate Exchange (WUE) Program — WUE provides reduced tuition to students who are residents of one of the states participating in the WUE program (AK, AZ, CA, HI, ID, MT, NV, NM, ND, OR, SD, UT, WA, WY). Note: Students cannot qualify for in-state residency after attending UNC as a WUE student. One would need to decline WUE and pay nonresident tuition for one year before establishing in-state residency.

OTHER SCHOLARSHIP OPPORTUNITIES

OUTSIDE OF UNC

You can also explore various funding resources outside UNC and the government.

Check this list of resources for more funding options. If you do receive outside scholarships or assistance, be sure to let the Office of Financial Aid know, because it may affect other aid received.

FIRST-GENERATION STUDENTS

Approximately 42 percent of UNC students are the first in their family to attend college. As a first-generation student, you'll find a culture of caring and inclusive, supportive faculty and staff. Search UNC's scholarships for ones that are given to first-generation students.

unco.academicworks.com/opportunities

RECOMMENDED SCHOLARSHIP MATCHING SITES

With the following websites, find scholarships that are right for you:

- fastweb.com
- scholarships.com
- brightfuturesco.com
- unco.academicworks.com/opportunities

Tip: **NEVER** pay for an outside, private scholarship service or give your credit card or social security number to a private company.



IMPORTANT FINANCIAL AID DATES



- If you're an admitted student, the UNC Scholarship Application is available through your Ursa account at ursa.unco.edu.



- UNC Scholarship Application deadline for transfer, graduate and international students.
- FAFSA deadline.



- FAFSA Application available at studentaid.gov.
- Use UNC school code **001349**.
- Apply for an FSA ID at studentaid.gov.
- Use UNC's net price calculator to get an early estimate of your aid offer.



- Accept or decline your aid offer through your Ursa account.
- Contact the Office of Financial Aid with any questions you may have.



- UNC Scholarship Application deadline for first-year incoming students and continuing undergraduate students.



- **Student loan borrowers complete:**
 - Loan entrance counseling
 - Master Promissory Note (MPN)
- **Parent PLUS loan borrowers complete:**
 - Credit check/application
 - Master Promissory Note (MPN)



- Admitted students: check your Ursa account and BearMail on a regular basis for updates.



- Your financial aid will be applied to your student bill in mid- to late-August.

FREQUENTLY ASKED QUESTIONS

SHOULD I WAIT UNTIL I'M ADMITTED TO UNC TO APPLY FOR AID?

No. Submit your financial aid application (FAFSA) as soon as possible once available in December. Once you're admitted, the Office of Financial Aid will match your financial aid application to your admission application on file.

WHAT IF MY AID OFFER DOESN'T MEET MY NEED OR I DON'T QUALIFY FOR NEED-BASED AID?

Contact the Office of Financial Aid about non-need-based loans, such as Federal Direct PLUS, the Federal Direct Unsubsidized Stafford Loan and alternative (private) loans. Other possibilities for funding include non-need-based scholarships and employment and UNC's monthly payment plan called Bear Pay.

WILL THE COLLEGE OPPORTUNITY FUND STIPEND SHOW AS PART OF MY AID OFFER?

No. The College Opportunity Fund was established by the Colorado Legislature for Colorado resident undergraduate students. It's not considered financial aid and doesn't appear as part of your aid offer. You must register for the stipend online at cof.college-assist.org. If you don't apply for the stipend, you'll pay a higher tuition amount.

IF I HAVE TO WORK WHILE ATTENDING COLLEGE, WILL MY GRADES SUFFER?

Studies have shown that students who work on campus up to 20 hours per week do better academically and are more responsible with time management.

IS THERE AID AVAILABLE IF I DECIDE TO ATTEND SUMMER SCHOOL?

Financial aid for the summer session is limited but is possible under certain conditions. Contact the Office of Financial Aid or visit unco.edu/financial-aid for updates.

DO I HAVE TO COMPLETE A FAFSA EVERY YEAR?

Yes, each year your situation must be re-evaluated for your eligibility for financial assistance. FAFSA opens in December for the 2025-26 academic year and on Oct. 1 in years after that.

WILL THE FINANCIAL AID OFFERED AT ONE SCHOOL TRANSFER TO ANOTHER SCHOOL?

Financial aid doesn't transfer from school to school. If you're planning to transfer between schools during an academic year, contact the financial aid office at each school.

WILL WUE SHOW AS PART OF MY AID OFFER?

WUE is a tuition rate and will be reflected on your student account.

DO I NEED TO PAY MY FULL COST OF ATTENDANCE ALL AT ONCE?

Direct cost of tuition, fees, housing and food, if on campus, will be due half in fall and half in spring. Indirect costs such as books, transportation and personal expenses are not billed by UNC, so you'll need to manage those expenses as needed.

WHAT ELSE?

"Know before you owe" at UNC or any college. Make sure you understand your bill and financial aid before you commit. We're here to help.

Note: Individuals willfully providing false or misleading information to secure funds under Title IV federal aid programs will be subject to a \$20,000 fine, a prison sentence, or both under the U.S. Criminal Code. The provision of false or misleading information to secure funds under the Colorado student aid programs, or any misuse of funds received, may result in criminal prosecution pursuant to Colorado Criminal Code sections 18-1-101.

DECIPHERING FINANCIAL AID LINGO

AID OFFER

The total amount of any grants, loans, work-study and scholarships offered.

ENTRANCE COUNSELING

Needs to be completed for federal loans for first-time borrowers to ensure you understand your obligations.

FSA ID

Federal Student Aid ID is your electronic passport to federal student aid online. Your FSA ID serves as your electronic signature and can be used to access your financial aid records.

FULL-TIME

For financial aid purposes, defined as undergraduates who are registered for at least 12 credits during a semester. **UNC recommends 15 credits per semester to graduate in four years.**

GRANT

Need-based financial aid that doesn't need to be paid back.

LOAN

Money you borrow and repay with interest.

MASTER PROMISSORY NOTE

Legal document in which you promise to repay your loan(s) and any accrued interest and fees to the U.S. Department of Education. Needs to be completed for federal loans if you're a first-time borrower.

NEED-BASED AID

Money received for college based on factors like income, the number of people in your family, etc. See page 7 for a more detailed listing.

NON-NEED-BASED AID

Money received for education that may be awarded based on grades, test scores or other non-need-specific criteria.

PART-TIME

Undergraduates who are registered for 6 to 11 credits during a semester.

SCHOLARSHIP

Money awarded to help pay for education, usually for students who meet specific requirements. This money does not need to be repaid.

URSA

UNC's secure online point-of-access to information and tools, used by students to manage registration, view grades, view and pay student bills, receive notifications and messages about financial aid, complete student forms and more at ursa.unco.edu.

VERIFICATION

Verification is a standard federal process in which universities are required to confirm the data reported on the FAFSA form is accurate. If you're selected for verification, you'll need to provide extra documentation to complete your FAFSA. Failure to complete required documentation in a timely manner may result in a loss of some or all aid.

OFFICE OF FINANCIAL AID

Bear Central, 2nd floor, Campus Commons

Tel: 970-351-4862

Fax: 970-351-3737

Office hours: 8 a.m. - 5 p.m.

Monday-Friday

unco.edu/financial-aid

The University of Northern Colorado is an equal opportunity/affirmative action institution that does not discriminate on the basis of race, color, national origin, sex, age, disability, creed, religion, sexual preference or veteran status. For more information or issues of equity or fairness or claims of discrimination contact the UNC AA/ EEO/ Title IX Officer at UNC Human Resource Services, Carter Hall 2002, Greeley, CO 80639 or call 970-351-2718.



"It took me several years to (finish my degree). Being a dad and working full time, aside from school, it was challenging. If it were not for assistance in many forms, my journey to becoming a teacher would have at least been delayed and possibly not come to fruition."

Ryan Quintana '22

Elementary Education, UNC's Center for Urban Education
Recipient of Chevron Scholarship



UNIVERSITY OF
NORTHERN COLORADO

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