1. **Loan/Pell Eligibility**
   The amount of subsidized and unsubsidized loan\(^1\) a student may receive in their lifetime as an undergraduate or graduate student is limited. Students may receive the Federal Pell Grant\(^2\) for a maximum of 12 semesters. Your loan and Pell usage is viewable on the National Student Loans Data System\(^3\).

2. **Class Level**
   The Department of Education determines how much loan\(^4\) you will be eligible for each academic year based on your class level and dependency status.

3. **Refunds**
   The earliest aid may disburse is 10 days before classes start. Many things may impact the timing of your refund\(^5\). Most commonly delays occur for students who make registration changes or are enrolled part time. The soonest you could receive a refund would be the Thursday before classes start if you have signed up for direct deposit.

4. **Billing**
   There is one student account billing due date each term. Electronic billing notifications will be sent the month before the bill is due, though payment plan users can pay their bill early (see payment schedule\(^7\)) so that payments are spread out over the course of several months as opposed to one month. Billing due dates are as follows:
   - **Fall**: September 10
   - **Spring**: February 10
   - **Summer**: June 10

5. **Academics**
   Academic progress may impact financial aid or scholarship eligibility. Please review our satisfactory academic progress policy\(^8\) to learn more about the financial aid implications of academic progress.

6. **RAMweb**
   Check RAMweb\(^6\) on a regular basis to:
   - Access financial aid eligibility, requirements, and awards
   - View holds or financial aid action items
   - Make payments, view billing statements, enroll in the CSU Payment Plan, or sign up for financial aid refund direct deposit
   - Search for student employment opportunities

7. **FAMweb**
   Establish FAMweb\(^9\) for parents or trusted individuals to give access to records such as financial aid information, eBilling, or tax information (1098-T).

8. **FAFSA**
   Complete a Free Application for Federal Student Aid (FAFSA\(^10\)) by the priority deadline of March 1 each year to apply for financial aid or be considered for need-based scholarships. The application is available as early as October 1.

9. **CSUSA**
   The CSU scholarship application\(^11\) is available in RAMweb from December 1 through March 1 each year. The CSUSA is an online scholarship application for many of the scholarships at CSU. Scholarships are available in all class levels, including merit-based and financial need-based scholarships.

10. **Email**
    Your @rams email\(^12\) is the primary way our office communicates with you! Check this regularly to access important information regarding your financial aid or billing information.

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\(^1\) https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized
\(^2\) https://studentaid.ed.gov/sa/types/grants-scholarships/pell
\(^3\) https://www.nslds.ed.gov/
\(^4\) https://financialaid.colostate.edu/studentloans/
\(^5\) http://financialaid.colostate.edu/refunds
\(^6\) https://ramweb.colostate.edu/
\(^7\) https://financialaid.colostate.edu/payment-plan/
\(^8\) http://financialaid.colostate.edu/satisfactory-progress
\(^9\) https://parentsandfamily.colostate.edu/what-is-famweb/
\(^10\) https://fafsa.ed.gov/
\(^11\) http://financialaid.colostate.edu/csu-scholarship-application-csusa
\(^12\) http://mail.rams.colostate.edu/