

Your Guide to

Financial Aid

FALL 2025 | SPRING 2026



OFFICE OF FINANCIAL AID
COLORADO STATE UNIVERSITY

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Important Notes

- Your financial aid offer was developed to help meet your estimated educational expenses (student budget) according to federal, state, and institutional regulations.
- There are three elements that assist us in determining students' financial aid offers: 1) Estimated Educational Expenses (aka Student Budget or Cost of Attendance), 2) Student Aid Index (SAI) determined by the FAFSA, and 3) Financial need which is determined by subtracting the SAI from the Estimated Educational Expenses.
- All offers are based on available funds, Federal Pell Grant eligibility, outside resources, class level, major, prior degree, aggregate loan limits, residency, state and federal regulation, institutional philosophy, and full-time enrollment. Offers may be reduced if you attend part-time.
- Colorado State University has the right to revise or cancel offers if funds are unavailable, your application contains incorrect data, or your financial situation or enrollment status changes.
- The total of all aid offered and additional resources cannot exceed your estimated 2025-2026 educational expenses for attending CSU.

COLLEGE MONEY MANAGEMENT 10 TIPS

- 01** Apply for federal financial aid for free at www.StudentAid.gov.
- 02** Budget your costs and resources so you can borrow as little loan as possible.
- 03** Borrow a reasonable amount of student loans while in college so the loan repayments won't cause you to live like a college student later.
- 04** Check the bottom line; will your career support your final loan debt?
- 05** Work 10-15 hours per week during the school year. You could earn thousands of dollars to help with your college expenses.
- 06** Review scholarship information on our website. Scholarships are a great resource to help pay for an education.
- 07** Know payment due dates for each semester to avoid late fees.
- 08** Work with your academic advisor to map out your classes and graduate in four years instead of five years.
- 09** Monitor your loan debt at www.StudentAid.gov and use loan repayment calculators.
- 10** Read all emails from our office and contact us if you have questions.

Check out these websites for more resources and tips!



- CashCourse.org
- Mint.com
- StudentAid.gov

Scholarships

Scholarships do not need to be repaid.

Institutional scholarships are funded by CSU and are offered to students who demonstrate academic excellence, leadership qualities, or outstanding talent. Requirements vary by scholarship.

Note: Institutional scholarships will have a maximum number of consecutive eligible fall/spring semesters; this number will be stated in the scholarship offer letter and on RAMweb.

CSU Scholarship Application

The CSUSA will be available on RAMweb beginning October 1. The deadline to submit the application is March 1 at 11 p.m. (MST).



Frequently Asked Questions

How do I verify my University registration for my outside scholarship donor?

If a scholarship donor requires verification of your registration, you may use the Scholarship Registration Verification Letter available on RAMweb.

When is the best time to start a scholarship search? How should I proceed with my search?

The best time to start a scholarship search is during December for the next academic year; many deadlines are in February and March. Complete the CSU Scholarship Application (CSUSA) between October 1 and March 1. Use the CSUSA to apply for many CSU scholarships including those offered by Office of Financial Aid and the academic colleges.

What are the enrollment requirements to receive my institutional scholarships?

You must maintain enrollment in at least 12 (undergraduate) or 9 (graduate) credits per semester (one class must be a regular instruction on-campus class) and be enrolled at the main campus (not through CSU Online). Test-Out and audited courses are not applicable towards these credit requirements.

Education abroad students must be placed in a University-approved education abroad program (not through CSU Online) in order to receive institutional scholarships.

Where should my donor send my scholarship check?

Submit all scholarship checks to the Cashier's Office. We will process the scholarship check(s) and apply the funds to your University student account. Detailed steps can be found at thehub.colostate.edu/financial-aid/scholarships-frequently-asked-questions/

Visit our website at thehub.colostate.edu/financial-aid/csusa/ to view information on scholarships at Colorado State University, free online scholarship searches, and scholarships outside of Colorado State University.

Grants

Grants do not need to be repaid.

Grants can come from the federal government, your state government, and your university.

Colorado Graduate Grant: Funded by the Colorado General Assembly and offered to Colorado resident graduate and Doctor of Veterinary Medicine students who demonstrate exceptional financial need and are in an eligible major.

Colorado Student Grant: Funded by the Colorado General Assembly and offered to Colorado resident undergraduate students who demonstrate exceptional financial need and meet other eligibility requirements.

CSU Ram Grant: Funded by Colorado State University and offered to resident undergraduates who demonstrate financial need.

CSU Tuition+ Promise: Funded by Colorado State University and offered to Colorado resident undergraduate students who demonstrate exceptional financial need and meet other eligibility requirements.

Federal Pell Grant: Funded by the federal government and offered to resident and non-resident undergraduate students who do not have a bachelor's degree. The offer amount is based on your cost of attendance, Student Aid Index, and enrollment status, as determined from a payment schedule established by the federal government. Eligibility is limited to twelve full-time semesters.

Federal Supplemental Educational Opportunity Grant (SEOG): Funded by the federal government and offered to resident and non-resident undergraduates with exceptional financial need who do not have a bachelor's degree. Priority is given to students who receive a Federal Pell Grant.

Frequently Asked Questions

What is the CSU Tuition+ Promise?

CSU's Tuition+ Promise provides Colorado resident students who have significant financial need and meet certain eligibility criteria with grant funds from federal, state, and University sources. The Tuition+ Promise will cover a portion, or up to all of a student's base tuition. Students who are eligible for Federal Pell Grant may be eligible to receive grant funds to cover up to 100 percent of the student's share of base tuition and standard fees.

Note: Receiving the Tuition+ Promise is dependent upon the availability of funding.

Is there a limit on how much Federal Pell Grant I can receive?

Yes, the Department of Education limits student eligibility for Federal Pell Grant funds to the equivalent of 12 full-time semesters or 600 percent. Students are notified by the Department of Education when they are close to reaching this limit.



Student Employment

Student employment enables you to work at a part-time job during the school year and earn money for your educational expenses. There are two types of employment for students: Work-Study & Student Hourly.

Student Hourly: Campus hourly positions are available throughout campus and do not require a work-study offer.

Work-Study: Financial aid offered via the FAFSA or the Request Work-Study Application; types include “need-based” and “no-need” work-study. Part of a student’s wages earned through a work-study position are supplemented by state, federal or institutional funds.



Frequently Asked Questions

What types of jobs are available?

A wide variety of work-study and student hourly positions are available throughout campus. Examples include: academic support, administrative & clerical, agriculture and animal care, facilities and maintenance, food and retail service, IT, media and marketing, outreach, mentors, veterinary services, researchers, recreation and camps, safety, and theatre and arts positions.

How do I find a job?

On and off-campus positions are posted on the Student Job Listing. Navigate to RAMweb and select Student Employment then Handshake – Job Listings. Postings include information such as pay rate, job description, hours, job requirements and how to apply.

What do you mean by work-study offer amount?

Average work-study offers are \$3,500 and are typically the maximum amount you can earn during the academic year. Increases may be available. Both the employer and the work-study program pay your wages, with 30 percent paid by the employer and 70 percent paid from federal or state work-study funds.

How do I get paid?

You will be paid via direct deposit to your personal bank account. You determine how you will use the funds to pay your educational expenses. Pay is based on hours worked and your hourly pay rate. Paydays are every two weeks based on the HR payroll schedule.

Are there eligibility requirements?

Students must be admitted to a degree-seeking program to be eligible to work as a student. For student hourly jobs, students must be enrolled in at least 1 credit each term or be registered as Continuous Registration or Planned Undergraduate Leave. To be eligible for work study, students must be enrolled in at least 6 credits as an undergraduate, or 5 credits as a graduate.

What is the average pay rate?

Student employment hourly rates start at \$14.81 per hour and can be either work-study or student hourly positions.

If you work 32 weeks during the academic year, you could earn:

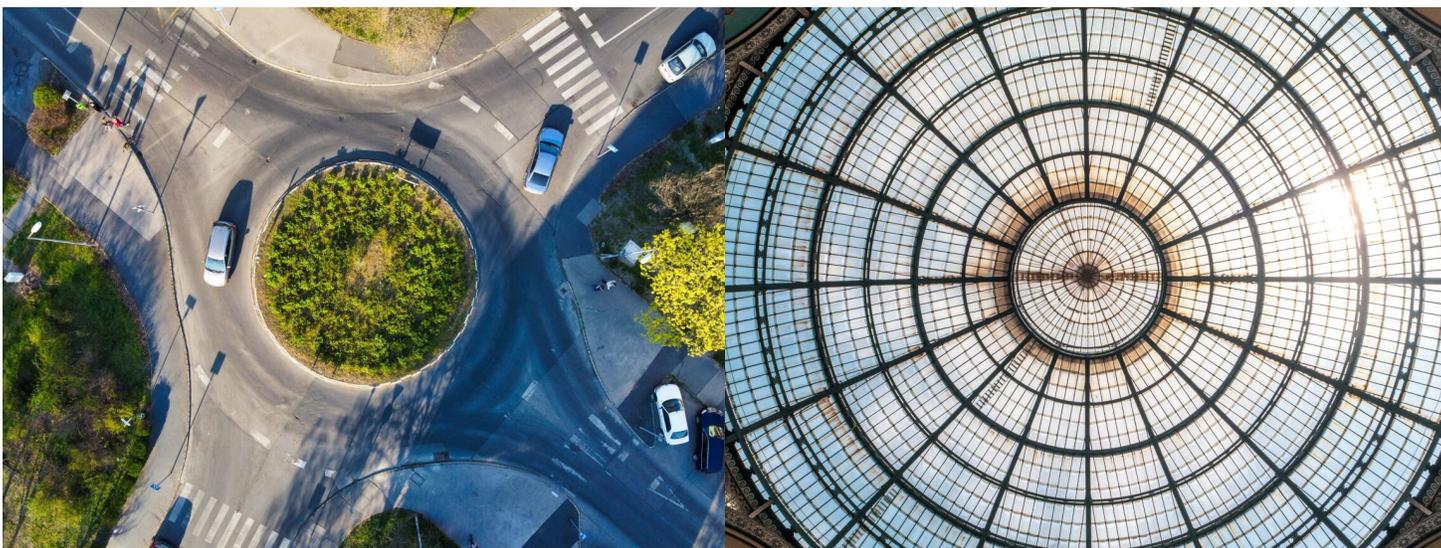
Pay rate	10 hr/wk	15 hr/wk	20 hr/wk
\$14.81/hr	\$4,739	\$7,109	\$9,478

I wasn't offered work-study. How can I request it?

You may request a work-study offer by logging into RAMweb and choosing either the Student Employment or Financial Aid link on the Menu. Request work-study will be available on RAMweb June 3rd and will close when maximum applications have been reached. Request work-study will be considered on the availability of work-study funds and your eligibility. In some cases, the work-study offer will reduce Federal Direct Loans.

Loans

Loans are money borrowed from the federal government and must be repaid.



Frequently Asked Questions

Do I have to pay a loan fee to borrow a loan?

Yes. Subsidized, Unsubsidized, Parent PLUS and Graduate PLUS loans have an origination fee, which is deducted from your loan. This is why the amount of your disbursed loan is less than the amount of loan you accept.

How do I verify my University enrollment for my loan servicer?

Each semester, loan servicers are notified electronically of your current enrollment after the add/drop period via the National Student Clearinghouse. Updates to your enrollment are sent approximately every 30 days. If your lender requests enrollment verification, print an Enrollment Verification Certificate, available on RAMweb, and mail it to your lender.

Will my loan eligibility be adjusted if I am graduating fall semester?

Yes. The maximum Federal Direct Student Loan amount for graduating seniors who are enrolled for only one semester is pro-rated based on the number of credits in which the student is enrolled.

Is there a deadline to accept my loans?

Yes, students must accept all loans by 3 p.m. on the Wednesday of finals week during their last term of enrollment for the academic year.

Is there a penalty for pre-paying my student loans?

No, there is not a penalty for early repayment.

As an undergraduate student, is there a limit to how much Federal Direct Subsidized Student Loan I can borrow during my undergraduate degree?

Yes, undergraduate students can borrow a maximum of up to \$23,000 of Federal Direct Subsidized Loan.

Can I cancel a loan?

Yes, you have 14 business days from the date of your loan disbursement to cancel or reduce your loan.

Cancellation or reduction of your loan may result in your having to repay the full or partial loan amount to your University student account before we reduce your loan.

Where can I find information on alternative loans?

thehub.colostate.edu/financial-aid/alternative-educational-loans/

Loans (continued)

Federal Direct Student Loans

Funded by the federal government through the William D. Ford/Stafford Federal Direct Loan program, administered by CSU, and offered to students enrolled at least half-time. Depending on your financial need, your loans may be subsidized and/or unsubsidized.

A *subsidized loan* is offered on the basis of financial need. The federal government pays the interest while you are in school at least half-time. An *unsubsidized loan* is not based on need. You are charged interest from the time the loan is disbursed. You will receive quarterly interest statements; you may either pay the interest quarterly or capitalize it.

		Annual Limits		Lifetime Maximum	Interest Rate (loans disbursed on or after 7/1/2025 & before 7/1/2026)	Credit Requirements
		Per Academic Year	Maximum Subsidized			
Undergraduate Dependent Students	Freshman	\$5,500	\$3,500	\$31,000 (Maximum of 23,000 can be subsidized)	6.39%	Must be enrolled in at least 6+ credits at time of disbursement
	Sophomore	\$6,500	\$4,500			
	Junior/Senior	\$7,500	\$5,500			
	Teacher Certification	\$5,500	\$5,500			
Undergraduate Independent Students	Freshman	\$9,500	\$3,500	\$57,500 (Maximum of 23,000 can be subsidized)		
	Sophomore	\$10,500	\$4,500			
	Junior/Senior	\$12,500	\$5,500			
	Teacher Certification	\$12,500	\$5,500			
Graduate Students		\$20,500	N/A	\$138,500 (Maximum of 65,500 can be subsidized- Includes undergraduate)	7.94%	Must be enrolled in at least 5+ credits at time of disbursement
Veterinary Medical Students	1st-3rd year	\$40,500	N/A	\$224,000 (Maximum of 65,500 can be subsidized- Includes undergraduate)	7.94%	
	4th year	\$47,167	N/A			

Origination Fee

1.057% for loans disbursed on or after 10/1/2020 and before 10/1/2025

Lender

Federal government

Repayment

Repayment begins after your 6 month grace period has been exhausted. There will be an opportunity to choose a repayment plan. Payments are made to your federal loan servicer.

Grace Period

6 months after you graduate or drop below half time

Deferment

Students are eligible for deferment when they are enrolled at least half-time at an eligible school. Additional information regarding deferment is in the Borrower's Rights and Responsibilities provided with your Master Promissory Note.

Eligible for consolidation?

Yes

To accept a Federal Direct Subsidized/Unsubsidized loan:

- Go to RAMweb to accept or view your offers and requirements
- First-time borrowers must complete a Master Promissory Note and loan entrance counseling



Loans (continued)

Federal Direct PLUS Loans

Graduate students or parents of dependent, undergraduate students can borrow this loan to help pay educational expenses otherwise not covered by other financial aid.



	Annual Limits		Lifetime Maximum	Interest Rate (loans disbursed on or after 7/1/2025 & before 7/1/2026)	Credit Requirements
	Per Academic Year	Maximum Subsidized			
Parent PLUS	Cost of attendance minus other financial aid	N/A	N/A	8.94%	Must be enrolled in at least 6+ credits at time of disbursement
Graduate PLUS					Must be enrolled in at least 5+ credits at time of disbursement

Origination Fee

4.228% for loans disbursed on or after 10/1/2020 and before 10/1/2025.

Lender

Federal government

Repayment

- Repayment for Parent PLUS loans begins 60 days after the final disbursement of the loan.
- Repayment for Graduate PLUS loans begins 6 months after the grace period ends.
- Repayment options will be provided by the servicer.
- Payments are made to the federal loan servicer.

Grace Period

- Parents: None, deferment can be requested with servicer.
- Graduate students: 6 months.

Deferment

- Parent PLUS borrowers must make a request for deferment from the servicer.
- Graduate PLUS borrowers are granted deferment automatically as long as they are enrolled at least half time.

Eligible for consolidation?

Yes

To accept a Federal Direct Parent PLUS or Graduate PLUS Loan:

- PLUS Loan Applications can be completed online at www.StudentAid.gov. The Master Promissory Note (MPN) is **not** a loan application. You must complete both if you wish to borrow a PLUS loan.
- Loan disbursement subject to approved credit check; Borrower must pass a credit check.
- If the credit check is denied, the borrower may obtain an endorser.
- Dependent students whose Parent PLUS loan was denied can request additional unsubsidized loan.



Loans (continued)

Health Professions Loans (HPL)



A subsidized low-interest loan available to veterinary medical students with financial need. Parental information must be provided to the Office of Financial Aid to be considered for HPL. The 2025-2026 Doctor of Veterinary Medicine Health Professions Student Loan Parent Information Form can be found here: <https://financialaid.colostate.edu/formsandpublications/>

Funds are provided from the Department of Health and Human Services and from payments collected from prior CSU students repaying their loans. Limited funds available.

As funding is limited, actual offers will be less than the maximum.

	Annual Limits		Lifetime Maximum	Interest Rate (loans disbursed on or after 7/1/2025 & before 7/1/2026)	Credit Requirements
	Per Academic Year	Maximum Subsidized			
Veterinary Medical Students	Not to exceed cost of attendance	Total amount is subsidized	N/A	5%	Must be enrolled in at least 5+ credits at time of disbursement

Origination Fee

0%

Lender

Federal government and CSU

Repayment

Repayment begins 12 months after you cease at least half-time enrollment. The minimum payment is \$40 and the maximum repayment period is 10 years. Payments are made monthly to CSU.

Grace Period

12 months

Deferment

Students are eligible for deferment while:
 1.) enrolled full time at another Health Professions institution
 2.) participating in a graduate fellowship
 3.) participating in an internship, residency, or advanced professional training beyond the first professional degree

Eligible for consolidation?

Yes (becomes unsubsidized when consolidated)

To accept a Health Professions Loan:

- Review the approval disclosure and complete the self-certification form on RAMweb.
- Accept your loan and complete entrance questionnaire on RAMweb
- Master Promissory Note (MPN) can be printed from RAMweb; must be signed in blue or black ballpoint ink and returned to the Office of Financial Aid via mail or in-person
- Final disclosure information will be mailed to your current mailing address
- Funds disburse six business days after the final disclosure notice has been sent



Loan Repayment

Federal Health Professions⁶ Loan

Federal Direct Loan^{1,2} Repayment Options

Debt	Standard (10 Year Maximum)		Extended (25-30 years)		Graduated (12-30 years)	
	Per Month	Total Payments	Per Month	Total Payments	Per ³ Month	Total Payments
\$1,000	\$50	\$1,064	Not Available		\$25	\$1,150
\$3,500	\$50	\$4,471			\$25	\$5,446
\$4,500	\$52	\$6,214			\$28	\$7,141
\$5,500	\$63	\$7,595			\$34	\$8,728
\$7,500	\$86	\$10,357			\$47	\$11,902
\$8,500	\$98	\$11,738			\$53	\$13,489
\$10,000	\$115	\$13,810			\$58	\$17,508
\$10,500	\$121	\$14,500			\$60	\$18,384
\$18,500	\$213	\$25,548			\$106	\$32,391
\$20,000	\$230	\$27,619			\$115	\$39,852
\$23,000	\$265	\$31,762			\$132	\$45,830
\$25,000	\$288	\$34,524			\$144	\$49,815
\$30,000	\$345	\$41,429			\$208	\$62,466
\$40,000	\$460	\$55,238	\$278	\$83,289	\$230	\$89,698
\$50,000	\$575	\$69,048	\$347	\$104,112	\$288	\$112,112
\$100,000	\$1,151	\$138,096	\$652	\$234,695	\$575	\$249,776
\$138,500	\$1,594	\$191,264	\$903	\$325,050	\$797	\$345,939

¹ The *estimated* payments were calculated using the maximum interest rate for students, 6.8%.

² Additional repayment plans based on income are also available.

³ This is your beginning payment, which may increase. For online calculators go to StudentAid.gov

Federal Direct Graduate Plus Loan⁴ Repayment Options

Debt	Standard (10 year maximum)		Extended (25-30 years)		Graduated (12-30 years)	
	Per Month	Total Payments	Per Month	Total Payments	Per ⁵ Month	Total Payments
\$2,500	\$50	\$3,042	Not Available		\$25	\$3,940
\$5,000	\$60	\$7,248			\$34	\$8,471
\$7,500	\$91	\$10,872			\$51	\$12,707
\$10,000	\$121	\$14,496			\$66	\$18,783
\$15,000	\$181	\$21,744			\$99	\$28,175
\$20,000	\$242	\$28,992			\$132	\$43,351
\$25,000	\$302	\$36,240			\$165	\$54,189
\$30,000	\$362	\$43,488	\$249	\$59,777	\$198	\$65,027
\$35,000	\$423	\$50,736	\$291	\$69,739	\$230	\$75,865
\$40,000	\$483	\$57,984	\$306	\$91,824	\$263	\$98,767

⁴ The *estimated* payments were calculated using the maximum interest rate, 7.9%.

⁵ This is your beginning payment, which may increase. For online calculators go to StudentAid.gov

Principal Loan Amount	Monthly Payment
\$1,000	\$40
\$2,500	\$40
\$7,500	\$80
\$10,000	\$110
\$12,500	\$135
\$15,000	\$160
\$20,000	\$215

⁶ The estimated payments were calculated using the maximum 5% interest rate, 10-year maximum repayment.

Average Direct Loan Debt for Spring 2023 Graduates

	Undergraduate	Graduate	Professional
Subsidized and Unsubsidized	\$19,626	\$30,257	\$139,564
Graduate PLUS Loans	N/A	\$19,645	\$72,891

Frequently Asked Questions

Can I consolidate my loans?

Yes, a Federal Direct Consolidation Loan Program is available for students in repayment. For more information, visit StudentAid.gov.

Where will I repay my Federal Direct Loans?

The semester you graduate from Colorado State or drop below half-time you should complete exit counseling at www.StudentAid.gov. You will be contacted by your loan servicer prior to your first payment, and may see their contact information on Federal Student Aid.

Is there a Department of Defense program for repayment of loans based on military service?

The Department of Defense has a program for repayment of loans on the basis of specified military service. For more information, contact your military education support personnel.

Where will I repay my Federal Perkins/Health Professions Loans?

The semester you graduate from CSU, you will be required to complete Federal Perkins/Health Professions Loan exit counseling. For more information visit busfin.colostate.edu/Depts/ALR_Student_Loans.aspx

Credit Requirements to Receive Financial Aid

Federal Pell Grant	The max amount for 2526 is \$7,395. The actual amount you receive will depend on 1) your SAI 2) your COA 3) your enrollment status, and 4) your plans to attend school for a full academic year or less.		
Federal Supplemental Educational Opportunity Grant	9+ credits = 100%**	6-8 credits = 50%	0-5 credits = 0%
CSU Tuition+ Promise CSU Ram Grant Colorado Student Grant	12+ credits* = 100%	0-11 credits = 0%	
Colorado Graduate Grant	7+ credits** = 100%	5-6 credits = 50%	0-4 credits = 0%
Federal Direct Subsidized/ Unsubsidized Loan	Undergraduate 6+ credits = 100% Graduate 5+ credits = 100%	0-5 credits = 0% 0-4 credits = 0%	
Federal Direct Parent Plus Loan	6+ credits = 100%	0-5 credits = 0%	
Federal Direct Graduate Plus Health Professions Loan	5+ credits = 100%	0-4 credits = 0%	
Scholarships	Undergraduate 12+ credits* = 100% Graduate 9+ credits* = 100%	0-11 credits = 0% 0-8 credits = 0%	
Work-Study	At least 6+ credits for undergraduates or 5+ credits for graduate students; pay is based on hours worked & hourly pay rate		
*One class must be regular instruction, on-campus; distance degree students are not eligible			
**Distance degree students are not eligible			

Frequently Asked Questions

Will my financial aid be adjusted if I receive an U, F, I, or W grade?

Colorado State University is required by federal regulations to monitor the last date of academic participation for financial aid recipients. A student who receives a U, F, I, or W grade in any class is subject to a review of eligibility and potential reduction or cancellation of financial aid.

What if I enroll in credits that do not count toward my degree program?

You may be ineligible to receive financial aid if you enroll in courses that are not required for the specific degree program that you are admitted to. Credits that do not apply to your specific degree program do not count toward enrollment for financial aid.

What is full-time enrollment?

Full time enrollment is 12 credits for an undergraduate or 9 credits for a graduate/veterinary medical student. Audit, Test-Out, repeat coursework, and non-degree-applicable courses do not count toward enrollment for financial aid.

Will my financial aid be adjusted if I enroll part-time?

Your financial aid offer is based on full-time enrollment. If you are enrolled part-time, your estimated educational expenses are less and your financial aid may be reduced.

Do my schedule changes during the course add/course drop period impact my eligibility for financial accurate aid?

Yes, financial aid is paid based on the number of credits in which you are enrolled. As you add and/or drop classes during the course add/course drop period, your financial aid is adjusted. At the end of the course add/course drop period, when your schedule is finalized for the semester, your financial aid is also finalized based on your credits at that time. If you are enrolled part-time, your financial aid may be reduced. Your financial aid will not be increased if you add courses after the end of the course add/course drop period. You may not be eligible to receive the College Opportunity Fund for courses added after course add/course drop.

Impact of Online Credits on Financial Aid

To receive financial aid, you must be admitted to the University in a degree-seeking program and enrolled in 6 credits as an undergraduate student or 5 credits as a graduate student; anything less would be considered less than half-time.

Regular instruction on-campus courses are taught on campus. Online and correspondence courses are delivered primarily through the use of the internet, DVD, home-study guides, or are instructor driven.



Financial Aid Refunds

The soonest financial aid may disburse to your university student account for any given term is 10 days before classes start. Refunds will be issued if your financial aid exceeds the total amount billed to your university student account. For important dates and more information, visit thehub.colostate.edu/billing/financial-aid-refunds/

Delays occur whenever registration changes, as this requires additional review.

Eligibility and Enrollment Information

- If you are taking both CSU Online and regular on-campus credits and you are less than full-time, your financial aid budget will include actual tuition and fees.
- Your initial financial aid offer is based on full-time enrollment. If you're enrolled less than full time, your estimated educational expenses are less and your financial aid may be reduced.
- If you are enrolled solely in online courses, your financial aid may be limited.
- Some certificate courses are not eligible for financial aid.
- Distance Degree Online courses are not eligible to receive CSU institutional aid.

Correspondence Courses

- If you are enrolled only in correspondence courses, the only costs that can be included in your budget are tuition, fees, books, and supplies. Living expenses are not included. If you are enrolled only in 6 credits or more of correspondence courses, you are considered enrolled half-time.
- If you are enrolled in less than half-time regular on-campus credits or CSU Online credits with 3 correspondence credits, the only costs that can be included in your financial aid budget are tuition, fees, books, and supplies.
- If you are enrolled in correspondence courses and have been offered a Federal Pell Grant, you must complete 50% of your coursework before you can receive your Federal Pell Grant.
- Although correspondence courses allow six months for completion, financial aid requires completion by the end of the current semester.

College Opportunity Fund (COF)

Undergraduate Distance Degree Students in Online courses are not eligible for College Opportunity Fund (COF) funding. Credits earned through Online courses will not be counted toward the 145 lifetime hour maximum for COF.

Satisfactory Academic Progress (SAP)

To qualify for and receive financial aid, students must make Satisfactory Academic Progress (SAP) in a program of study that will lead to a degree or teaching certificate, and must be in good academic standing at the University. When students apply for financial aid, their progress will be measured against the following standards. Having a violation(s) will result in a loss of financial aid eligibility.

Satisfactory Academic Progress (SAP) is reviewed at the end of each term.



Standards to Maintain

Completion Rate

Students must satisfactorily complete 67% of their attempted total attempted credits.

Satisfactorily completed credits include letter grades of A, B, C, D, S, or test-out credits. Satisfactorily completed credits do not include grades of F (failing), U (unsatisfactory), I (incomplete), W (withdrawal) or the initial U or F grade received in the Repeat/Delete option, or a course originally attempted for credit but updated to an AU (audit) credit after add/drop period.

$$\frac{\text{Completed Credits}}{\text{Attempted Credits}} =$$

Completion Rate

Minimum Cumulative Grade Point Average

Undergraduate and DVM students must maintain a minimum 2.0 GPA. Graduate students must maintain a minimum 3.0 GPA.

Maximum Timeframe

Students total attempted credits must not exceed the following credit limits which are 150 percent of the credits needed to obtain that degree (including transfer credits).

Undergraduate Degrees

Engineering: 240 credits Music Education: 185 credits
Second Bachelor: 48 credits
All Others Undergraduate: 180 credits Teacher Certification: 45 credits

Masters Degrees

150 percent of the credits listed on the approved GS6 form on file with the graduate school. If no GS6 is on file, limit will be 45 credits
Graduate Certificate Programs: 150 percent of the credits required for program

Doctorate Degrees

150 percent of the credits listed on the approved GS6 form on file with the graduate school. If no GS6 is on file, limit will be 108 credits

Doctor of Veterinary Medicine

180 credits

Regaining Eligibility

If extenuating circumstances exist, such as death of a relative, student illness or injury, or other extenuating circumstances beyond the student's control, an appeal may be submitted.

Students who are on a Maximum Timeframe Violation (who do not have any other extenuating circumstances that occurred beyond their control), who have changed from one degree program to another and not graduated may request their program change be considered as their extenuating circumstance on a one-time basis. After you have submitted your appeal through RAMweb, please contact the Office of Financial Aid.

Satisfactory Academic Progress (continued)

Financial Aid Warning

Students who do not meet the grade point average and/or cumulative pace SAP requirements, are placed on financial aid warning their next term of enrollment. At the end of the warning period, students will be reviewed for compliance of SAP eligibility criteria (listed above) and if found to be in compliance will continue to be eligible to receive financial aid for the following term. If a student does not meet the criteria listed above, they will be put on a financial aid violation and will not be eligible for financial aid.

Financial Aid Probation

Students who have successfully appealed a satisfactory academic progress violation are put on financial aid probation. There are two types of financial aid probation: the first type allows the student to meet satisfactory academic progress within one term. The second type allows the student, based on an academic plan developed by the satisfactory academic progress appeals committee, to meet satisfactory academic progress by a specific point in time. Both types allow the student to receive financial aid while on probation. If the student does not meet satisfactory academic progress within one term or does not meet the terms of their academic plan, the student will be put on a financial aid violation and will not be eligible for financial aid.

Financial Aid Alert

Students who have reached 130 percent or more attempted credits toward their degree program will be put on financial aid alert. This notifies the student that they are getting close to their maximum timeframe and may want to meet with their academic advisor to ensure they are on time to complete their program before they become ineligible for financial aid funds. For a most bachelor degree programs, this would leave them with 24 credits before they reach maximum timeframe. Students become ineligible for financial aid funds once they have met 150 percent attempted credits of their degree program. Students are eligible to receive financial aid while on alert.

SAP Appeal Process

Students may appeal a Satisfactory Academic Progress violation by selecting the financial aid link on their RAMweb and completing the online appeal. The appeal must explain what extenuating circumstances occurred and a plan for corrective action. Students must also submit third-party documentation of their extenuating circumstances. A student will have 30 days from the time they submit their appeal to provide their documentation.

A committee will review the students appeal and render a decision. The committee may ask for additional information or an academic plan. The committee's decision is final. Decisions are usually made within 2-3 weeks of when all documents are received. Students who have an appeal approved will generally have one semester to clear their violation or must meet the requirements set by the academic plan. Students who are denied may provide additional information not previously submitted for reconsideration.

Denials and Students Without Extenuating Circumstances

If a student's appeal is denied or a student does not have an extenuating circumstance, they may continue to attend CSU and pay for their education at their own expense, or they may explore the option of an alternative loan through an outside lender that does not require satisfactory academic progress. Once they meet the Satisfactory Academic Progress standards, students will regain financial aid eligibility.

Students on a Maximum Timeframe violation may regain eligibility by graduating and entering into a new program. New credit limits apply and the class level violation will be automatically cleared.

Students who are on a Percent or GPA violation may be considered for a new appeal after they have completed two or more regular semesters at CSU or another school and can demonstrate their ability to succeed academically. Alternatively, a student could take leave from their schooling for the same two semesters and be considered for a new appeal. A student does not regain eligibility under these options, but would be considered for an appeal.

Deadline for Appeal Consideration:



Fall:
September 15



Spring:
February 15



Summer:
June 15

Satisfactory Academic Progress (continued)

Total Attempted Credits

Colorado State University defines total attempted credits for a given class level (undergraduate, graduate, or DVM) as credits attempted at CSU, accepted for transfer, and all credits officially withdrawn from at CSU. Officially withdrawn credits are added with other attempted credits to determine attempted credits. Additionally, all Repeat/Delete courses, both the initial and the repeated course, are counted as attempted credits. A course originally attempted for credit but updated to an AU (audit) credit after add/drop period is also counted as attempted credit. Students must appeal existing withdrawal violations from prior terms.

University Scholastic Standards Policy

To be eligible for financial aid, students must comply with the University Scholastic Standards policy. The CSU Faculty Council Committee on Scholastic Standards and the Graduate School set scholastic standards and these are defined annually in the University's general catalog. More information is available at catalog.colostate.edu. The Collaborative for Student Achievement evaluates GPA and places students on academic probation (different from a financial aid violation) and/or academic dismissal.

Academic Fresh Start

To be eligible to receive financial aid, academic fresh start students must be in compliance with the satisfactory academic progress standards when they apply for financial aid. Students who do not meet the SAP standards and who have extenuating circumstances may submit an appeal, which may require an academic plan.



Financial Aid Policy for Unofficial Withdrawals

Students who are assigned grades of “U” (Unsatisfactory), “F” (Failure), or “I” (Incomplete) for all courses in the term will be considered to have unofficially withdrawn from the University and will have federal aid adjusted based on the date of the latest academic event in which the student participated. An academically-related activity includes, but is not limited to, verifiable class attendance, an exam, a tutorial, computer-assisted instruction, turning in a class assignment, or attending an assigned study group session. If no academic event can be documented, 100 percent of federal, state, and institutional aid will be canceled because the student never began attendance.

Financial Aid Policy on Repeated Courses

A student may qualify for and receive financial aid for no more than one repetition of a previously passed course. Each semester we will review the enrollment for each student receiving federal, state, and/or institutional aid. If an undergraduate student is repeating a course for the second time after having previously passed with a grade better than an “U,” “F,” “W,” “RF,” “NG,” and/or “NGC,” the course may not be included in determining the enrollment status for eligibility for aid.

There are courses that are repeatable due to course structure within departments that count toward degrees. Common repeatable courses include, but are not limited to, group study, internship, independent study, dissertation, thesis, and supervised college teaching courses. In addition, several performing arts course numbers are repeatable. This does not fall under the repeated coursework provision.

Withdrawal Policy

Regularly admitted undergraduate and graduate students can complete a semester withdrawal through RAMweb. For more information regarding withdrawal, contact the Collaborative for Student Achievement.

- If a student leaves the university and does not formally withdraw, they will be assigned grades of “F” (failing) and their financial aid may be canceled.
- Withdrawal doesn’t eliminate a student’s financial obligation to Colorado State University. The student is responsible for any charges owed to the university when they withdraw, based on the university’s tuition and housing refund policies. For the current policy, contact the Collaborative for Student Achievement at (970) 491-7095 and Housing and Dining Services at (970) 491-6511.
- There are federal, state and university withdrawal policies regarding tuition and fees, university housing charges, and return of funds to the financial aid programs. General information regarding the calculation of earned financial aid and the order of programs to which we return funds is available upon request.
- If a student’s Colorado State University charges are reduced as a result of withdrawal, creating a credit balance on the student account, the credit balance will be used to repay financial aid programs as required, per the return of Title IV funds calculation.
- Work-study earnings prior to withdrawal will be paid; however, students may not continue to use work-study funds after withdrawing from the university.

Withdrawal from the semester will require a return of financial aid funds calculation based on the date of withdrawal or last academic related activity.

Funds may be returned if:

- A student never began attendance in classes for which they enroll.
- A student received a financial aid refund from their university student account for living expenses (student may be required to repay financial aid funds).
- A student received financial aid in excess of their earned financial aid, based on the length of their enrollment (student may be required to repay financial aid funds).
- Students who are assigned grades of “U” (Unsatisfactory), “F” (Failure), or “I” (Incomplete) for all courses in the term will be considered to have unofficially withdrawn from the semester and will have federal aid adjusted based on the date of the latest academic event in which the student participated. If no academic event can be documented, 100 percent of federal aid will be canceled because the student never began attendance.

Frequently Asked Questions

I might have to completely withdraw from the semester. What happens to my financial aid?

Contact the Office of Financial Aid at (970) 491-6321 if you decide to withdraw from the semester and are using financial aid. A withdrawal may require an immediate return of financial aid funds in excess of the earned financial aid. Earned financial aid is based on the length of time you were enrolled and attending classes. If you received a financial aid refund from your university student account, you will have to repay any funds that are in excess of the earned financial aid.

What if I leave during the semester without formally withdrawing?

If you leave the university during the semester without officially withdrawing, we are required to verify the last date of attendance and you may have to repay up to 100 percent of the financial aid you received for that semester. It is important to contact the Collaborative for Student Achievement to officially withdraw.

Do my grades impact my eligibility for financial aid?

Yes, financial aid regulations require that we monitor your academic record. In order to maintain your financial aid eligibility, you must successfully complete at least 67 percent of all courses attempted, maintain the appropriate GPA (2.0 for undergraduate & doctor of veterinary medicine students and 3.0 for graduate students), and complete your program within the credit limit for your degree. Failure to meet these requirements will result in being placed in violation of satisfactory progress (see pages 15-17).

Am I eligible for financial aid if I am academically dismissed from the University?

No, if you are academically dismissed you are no longer admitted to the university and you are not eligible for financial aid. You may be eligible for an alternative loan. Check with the Office of Financial Aid if you are interested in this option.

How to Pay Your Bill

Billing Information

- Each semester, after you have registered for classes and have met all other financial aid requirements, your financial aid (except work-study) is credited to your university student account. Financial aid first pays your university expenses for the semester and, if any funds are remaining, a refund is sent to you to use for your other educational expenses, including living expenses.
- Current financial aid cannot pay a prior year's past due balance.
- Current financial aid can pay tuition, fees, room and board. However, financial aid cannot pay other institutional charges unless the student authorizes the university to do so. Other institutional charges may include, but are not limited to, books, supplies, health insurance, health fees, parking tickets, parking permits, or library fines.
- You must be current on your university bill to be able to register for the next semester and/or receive an official academic transcript.



University eBilling Statement

- You will receive an email notification when your university billing statement is available for viewing on RAMweb. This eBilling notification will be sent to your preferred university email address and any authorized users you have granted billing access to on FAMweb.
- Many students prefer to have the university eBilling statement notification shared with their parents or other trusted individuals. To make this request, go to RAMweb and update your billing authorizations for FAMweb.
- The University Billing Statement will include tuition, fees, residence hall charges, health insurance charges, other charges, and any credits from your financial aid, College Opportunity Fund (COF) and/or your payments.

Financial Aid Refunds

- If your total financial aid (except work-study) exceeds your total University expenses, you will have a credit balance that will be refunded to you.
- In order to have your refund sent shortly before the semester begins, you must be registered full-time.
- Financial aid recipients who are registered part-time will be sent a refund once the course add/drop period is over. Your financial aid may be reduced based on your part-time enrollment. If you are an undergraduate student enrolled in less than 12 credits or a graduate student enrolled in less than 9 credits and want to confirm final registration to have your refund sent before the end of the course add/ course drop period, this can be done on RAMweb.
- The timing of refunds for financial aid recipients who are registered in CSU online programs may take two weeks after the beginning of the semester depending on the online program and course enrollment. Your financial aid may be adjusted based on your enrollment.
- The preferred refund method is by direct deposit to your personal bank account. These refunds are processed daily. You can sign up for direct deposit in person at the Cashier's office or the Office of Financial Aid. You will need to provide your personal bank account number and routing number. If you do not sign-up for direct deposit, your refund will be issued by paper check. Refund checks are mailed on the 1st, 3rd, and 5th Friday of each month to your current mailing address.
- First date for direct deposit refunds to be in personal bank accounts:

Fall 2025	Spring 2026
Wednesday, Aug 20th	Wednesday, Jan 14th

- We will continue to send financial aid refunds throughout the semester, if and when a credit balance occurs on your university student account.
- You will be responsible for paying any additional charges that post to your university student account after a refund has been sent to you.

How to Pay Your Bill (continued)

CSU Payment Plan

- Pay your bill in easy monthly installments rather than in one lump sum due all at once
- No-hassle withdrawals are automatically deducted each month from your designated domestic checking or savings account
- Pay toward anything that is billed to your student account, including, tuition, room and board, etc.

Frequently Asked Questions



How does it work?

CSU will withdraw the elected amount from your designated domestic checking or savings account on the fifth of each month. Students and trusted individuals may begin making payments as early as August for the fall term.

How do I enroll?

Plan enrollment is fast and simple. To enroll, navigate to your RAMweb or FAMweb account and follow the instructions on the Billing and Tax Information page to find the payment plan enrollment portal.

What is the payment schedule?

Each term has a maximum of five payments per semester. Depending on when you enroll, you can choose as many or as few months as you wish in which to make payments towards your plan. Visit financialaid.colostate.edu/payment-plan to view the payment schedule.

Do I have to re-enroll each semester?

Yes, unless you enroll in an annual plan. To view the enrollment deadlines, please navigate to the payment plan webpage. Please note that if you are enrolled in an active plan you can disregard the student account billing due date (see page 19).

Is there a fee to enroll?

Yes. You will incur a one-time fee of \$50 for each term you enroll, or \$70 for an annual plan. This fee is nonrefundable and will be deducted from your designated checking or savings account at the time you enroll.

Can I adjust monthly payments after I sign up?

Yes. If the balance that you owe changes, you can rebalance your monthly payment amount. Once charges are viewable on your student account (end of July for fall, beginning of January for spring), you may wish to adjust your scheduled monthly payments to avoid over or under-paying. You may also want to make adjustments to your monthly payment amount if there are changes to your financial aid or class schedule.

Can I use the payment plan to bypass a registration hold for a past due balance?

No. You will not be eligible to enroll in a payment plan if you have holds on your account. You will need to pay your balance in full before you will be allowed to register.

For payment plan users, if your payments are kept up-to-date and you rebalance whenever changes to your billing occur, your account should be paid by the end of each term.

For more information, visit financialaid.colostate.edu/payment-plan

Frequently Asked General Questions

How will OFA communicate with me?

OFA uses your university email. It is important to check this regularly so that you do not miss important notifications.

What is the College Opportunity Fund?

The College Opportunity Fund (COF) provides state tax dollars to eligible undergraduate Colorado resident students paying in-state tuition. The current COF stipend amount is \$116 per COF eligible credit (enrollment as of the end of course add/drop). Students must apply for and authorize COF on RAMweb, COF will only be visible on your University billing statement. Please note: Distance Degree and Education Abroad students are not eligible for College Opportunity Fund (COF) funding.

Students must provide their social security number (SSN) or a COF assigned ID number to CSU. This enables CSU to request the stipend from the state.

How can I view my financial aid offers or requirements?

Go to RAMweb and select financial aid to view your eligibility, offers, or requirements.

Am I eligible for financial aid if I am in a Continuous Registration status or Planned Leave?

No, graduate students in Continuous Registration status or undergraduates on approved Planned Undergraduate Leave are not eligible to receive financial aid and are not eligible for an in-school deferment on their previous student loans because they are not registered for actual credits.

Our family income has been reduced since I applied for financial aid. What should I do?

If your family experienced a reduction in income from 2023-2025 and you think you may need additional financial aid, complete the 2025-2026 FAFSA. After you have your financial aid offer contact OFA to discuss options. You can find out more information on Unique Circumstances at financialaid.colostate.edu/unique-circumstances

What financial aid can I receive if I am graduating at the end of fall semester?

Generally, students can receive the fall portion of their academic year financial aid; however credit requirements may impact offer amounts. The maximum Federal Direct Student Loan Amount for graduating seniors who are enrolled for only one semester is pro-rated based on the number of credits in which the student is enrolled.

What are the credit requirements to reach each class level?

Freshman = 0-29 credits | Sophomore = 30-59 credits | Junior = 60-89 credits | Senior = 90+ credits

I just graduated from CSU and would like to come back to take some additional courses next semester. Am I eligible for financial aid?

If you have received your bachelor's degree, you must be admitted to either a second bachelor's or a graduate degree program to be eligible to receive financial aid. If the coursework you are taking is required for admission to a second bachelor's or graduate degree program at CSU, obtain written documentation on CSU letterhead from your department and then contact OFA. Documentation should include specific required courses and the semesters you will take the courses. Enrollment must be at least 6 credits.

I've already been offered financial aid. Now I have received a request for my IRS federal income tax transcript or additional information. Why?

Although students are usually asked to verify their student aid application data before their financial aid is offered, they may be selected for verification at any time. Students are selected randomly and must provide documentation to verify information provided on the Free Application for Federal Student Aid (FAFSA). Changes made as a result of this review may affect financial aid eligibility.

Participation is mandatory and non-compliance can result in the cancellation of all financial aid.

Will my financial aid be adjusted if I receive a scholarship or other resource?

The total of your resources and financial aid cannot exceed your yearly estimated educational expenses for attending CSU. Resources, such as scholarships, graduate assistantships, fellowships, vocational rehabilitation benefits, alternative loans, etc., must be reported to OFA. We may have to reduce your financial aid due to these resources. When possible, we reduce loans first.

Is financial aid available for summer?

Yes, summer financial aid consists of any remaining Federal Direct Loan eligibility for undergraduates and graduates, and any remaining Federal Pell Grant for undergraduates. Based on available funding, institutional grants may be available to students who qualify. You must be degree-seeking and registered for at least 6 credits undergraduate (5 credits graduate) to receive federal aid for summer session.

The Office of Financial Aid

Our Mission

We lead with a commitment to equity, access, and success.

Our values are the embodiment of that commitment and our dedication to it. As a department, we are welcoming and supportive, finding ways to solve the puzzle of how you can pay for the costs of a college education. There is no one way. Individuals require individual attention. To that end, we're here to show financial aid is more than just numbers on a page. Your journey is our journey, from the day you choose CSU as a potential school to the day you leave here, diploma in hand.

Our Vision

In addition to adhering to CSU's Principles of Community, we also highly value the following principles:

Integrity

Our integrity provides the foundation that supports the other values critical to the operation of a healthy, functional department. Honesty, responsibility, and the willingness to do the right thing provide direction and foster trust in our shared commitments to our goals.

Respect

Respect for ourselves, each other, and all of our clients opens doors, removing obstacles that inhibit the open and courteous discussion of issues affecting us all. Respect allows us to empathize with students, families, and one another. Mutual respect between colleagues leads to the sort of collaboration we need to solve our collective problems.

Accountability

Since we operate in a highly regulated profession, we must be accountable for our actions and those of our department. Taking responsibility for our decisions protects the integrity of our programs.

Excellence

In all actions, we strive for excellence. The pursuit of excellence demands individual and collective ideas to keep us on track. In a profession where the rules and the tools often change, the innovation that springs from fresh ideas is a must.

Balance

Maintaining proper balance in our lives allows us the flexibility to navigate even the most unexpected challenges and the stamina to meet the demands of our busy days. Taking the time to enjoy life sharpens the mind and refreshes the soul.

All financial aid offers are contingent upon availability of funds, matriculation at Colorado State University, and are subject to revision at any time. Changes in federal, state, and institutional regulations could affect information printed in this publication.

Individuals willfully misrepresenting information provided in applying for federal and Colorado student aid funds are subject to penalty of Federal and/or state law. The information provided in this publication is accurate as of date of publication and may change without notice.

Colorado State University is an equal opportunity/affirmative action institution and complies with all federal and Colorado state laws, regulations, and executive orders regarding affirmative action requirements in all programs. The Office of Equal Opportunity is located in the Student Services Building.