Paying for college can be challenging. If you are worried about your tuition bill, now is the time to take action. Here are some tips, important deadline reminders, and resources to help you with FAFSA/CAFSA, Payment Plans, Student Employment, Finding a Job, and more!

Don't forget to submit your Health Insurance Waiver by 1 Feb!

https://healthcenter1.com/domestic-health-insurance-requirement/

FAFSA. The 2024-2025 FAFSA is now open. You must apply for FAFSA each year and MSU Denver's priority application deadline is 1 March. You can find information and links to the FASFA forms here: https://www.msudenver.edu/financial-aid/.

The Financial Aid Office will be hosting FAFSA workshops soon (keep an eye out in student communications). In the meantime, if you need assistance with your FAFSA Application, you can contact the Educational Opportunity Center (EOC) at: 303-352-8746 or email EOC@ccd.edu for free appointments.

Have a question for the Financial Aid Office? There are on-call Teams and Walk-In appointments available

Monday through Friday 8 am to 5 pm. See below for the schedule of advisors and their contact information for Teams Calls. The Financial Aid Office is located in the Jordan Student Success Building, Suite 130

	MS TEAMS CHAT-CALL CENTER				
	Monday	Tuesday	Wednesday	Thursday	Friday
8:00am - 12:30pm	Megan	Tori	Kevin	Jake	Kevin
12:30pm - 5:00pm	Sara	Ryan	Riss	Megan	Evan
	WALK-INS				
8:00am - 12:30pm	Jessica	Evan	Jake	Tori	Riss
12:30pm - 5:00pm	Ryan	Andy	Andy	Andy	Megan

Evan- evansan1@msudenver.edu; Jessica- jkirkp10@msudenver.edu; Megan- mmadden7@msudenver.edu

Tori- tpache12@msudenver.edu; Kevin- kdisney@msudenver.edu; Sara- svanval2@msudenver.edu

Jake- <u>beaudrij@msudenver.edu</u>; Andy- <u>anguerrero@msudenver.edu</u>; Ryan- <u>rsmit274@msudenver.edu</u>

Riss-Imorine@msudenver.edu

You can learn more about Federal Aid Programs, such as Pell Grants, here: https://www.msudenver.edu/financial-aid/undergraduate-students/ and learn about the difference between the types of loans offered (subsidized and unsubsidized) here: https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized

CAFSA. The Office of Immigrant Services provides assistance to students completing the CASFA application. **Immigrant Services help MSU Denver students and families one-on-**

Want more Info on Financial Aid? Watch our 3 Business Cents Podcasts

<u>Business Cents Episode 3: A Deep Dive into Financial Aid,</u> with Executive Director Kerline Eglaus - My Met Media

<u>Business Cents Episode 6: A Follow Up Deep Dive into</u>
<u>Financial Aid, with Executive Director Kerline Eglaus - My</u>
<u>Met Media</u>

<u>Business Cents 2023 FAFSA Special w/ Kerline Eglaus - My</u> Met Media

one with completing their aid applications via virtual appointments. You can find their contact information here: https://www.msudenver.edu/immigrant-services/

Itemized Tuition Bills, COF, Payment Plans, and Balance Dues.

The Bursar's Office, not the Financial Aid Office, handles tuition & fees, billing, Tax Forms, and repayments. You can reach them at Bursar@msudenver.edu or (303) 615-0070.

How to see your Itemized Tuition Bill. You can see your itemized tuition and fees statement by going to your Student Hub, under Web Services, click on Student Profile. Click on the 4 dots in the left-hand corner. From there select Student, Student Accounts, Account Summary by Term. Among the things you should do is double check to make sure you are being charged the right tuition (in-state vs out-of-state); that your COF stipend (if you are eligible) has been applied; and that your health insurance fee has been waived (if you filed for the health insurance waiver).

• **Don't forget about the College Opportunity Fund (COF).** The College Opportunity Fund provides eligible undergraduate students with a stipend that pays for a portion of in-state tuition. The current COF rate is \$116/credit hour. You must apply for COF and authorize your stipend. For eligibility, instructions, and additional information, go here: https://www.msudenver.edu/college-opportunity-fund/.

Payment Plans. The Bursar's Office offers payment plans for students. Why would you enroll in a payment plan? You can avoid service fees and make automatic monthly payments towards your balance. You can find out more information here: https://www.msudenver.edu/bursar/payment-plans/.

Balance Due Holds. You will have a Balance Due hold put on your account prior to Fall/Spring/Summer registration opening if your balance is greater than \$2K. This Balance Due Hold will prevent you from registering for classes until it is removed by the Bursar's Office. If you need to withdraw from a class but have a Balance Due hold on your account, you must contact the Bursar's Office for assistance—their hours are Monday-Friday from 8 am to 5 pm.

Grants and Scholarships. You may be eligible for additional scholarships beyond what is provided by FAFSA or CAFSA. You can find additional information on scholarships, including external ones, here: https://www.msudenver.edu/financial-aid/scholarships/. Even if you don't have the best GPA, APPLY! Every semester scholarships go unawarded because zero students applied.

- The Gender Institute for Teaching and Advocacy has put together tips and resources for students interested in applying for scholarships here: https://www.msudenver.edu/gender-institute-teaching-advocacy/finding-scholarships-and-grants/scholarship-assistance/
- The Writing Center will help you with your scholarship application essays. You can make appointments with them here: https://www.msudenver.edu/writing-center/

Work Study, Student Employment, and Jobs/Internships.

Work Study/Student Employment. You can learn student employment opportunities, including Work Study and Hourly Positions, here: https://www.msudenver.edu/student-employment/opportunities/. For Work Study positions, you must be eligible for Financial Aid. Hourly students must also meet eligibility requirements (for example, be in Good Academic Standing).

Need Help Finding a Job or Internship? MSU Denver's Career Service Specialists in the Classroom to Careers (C2) Hub are here to assist. You can learn about our career services, such as Resume and Cover Letter help, developing

Job Searching Strategies, Upcoming Job Fairs/Hiring Events, and other items here:

https://www.msudenver.edu/classroom-to-career-hub/student-resources. Samah Aidah, our College of

Business Career Specialist, can help connect you to resources. Stop by the College of Business Career Services on the 5th Floor of the Administration Building or call (303) 615-0659 for more information. You can also email Samah at saaidah@msudenver.edu and book an appointment: Book an appointment with me

The Student Care Center and Emergency Funds. Students

facing life crisis (Homelessness, Food Insecurity, Violence, etc.) should reach out to the MSU Denver Student Care Team to be connected to university and community resources, such as SNAP Benefits and Rowdy's Corner. The Care Team also manages a student emergency fund. Students can review eligibility and apply for the fund here: https://www.msudenver.edu/student-care-center/msu-denver-student-emergency-fund/. The Care Team is located in Tivoli Room 311. They accept Walk ins and Appointments and can also be reached at (303) 615-0006 and email: studentcarecenter@msudenver.edu



Additional Resources. Here are some helpful articles and links to resources.

- 8 Best Ways to Pay for College: https://www.msudenver.edu/the-8-best-ways-to-pay-for-college/
- TRIO (provides financial literacy support): https://www.msudenver.edu/trio-student-support-services/
- Financial Literacy Tools: https://www.investopedia.com/best-resources-for-improving-financial-literacy-5091689
- Additional Business Cents Podcasts on Financial Literacy (Episode 1); Setting Financial Goals (Episode 4); Expense Management (Episode 7); Banking (Episode 8); and Debt Management (Episode 10): https://www.msudenver.edu/business/college-of-business-media/
- Debt Management Support: https://www.msudenver.edu/financial-aid/debt-management/

Want to learn about investing, managing debt, insurance, retirement planning, and making major purchases? Take BUS 2250, Personal Money Management, as one of your open electives.