



Financial Aid Information Veterinary Medical Students 2009-2010

Financial Aid Application Process

- You will need your Federal Student Aid PIN to access your Renewal FAFSA and to sign your electronic application. If you do not have a PIN, apply for one at www.pin.ed.gov.
- Apply for financial aid by submitting the Free Application for Federal Student Aid (FAFSA) on the Web at www.fafsa.ed.gov by March 1. Be sure to list Colorado State University as one of your school choices.
- To apply for a Health Professions Loan (HPL) and/or the Veterinary Scholarship for Disadvantaged Students (VSDS), complete the parental sections of the FAFSA. A parental signature is not required. Your parental data is only used to calculate your eligibility for HPL and VSDS.
- By completing the FAFSA, you will be considered for the all types of governmental financial aid.

Estimated Cost of Attendance (based on 2008-2009)

	Colorado Sponsored	WICHE	Non-Sponsored
Tuition and Fees¹	\$16,548	\$16,548	\$16,548
Support Fees	n/a	n/a	27,200
Books & Supplies	1,404	1,404	1,404
Living Allowance	8,280	8,280	8,280
Health Care Allowance	1,850	1,850	1,850
Personal	1,692	2,392	2,392
TOTAL BUDGET	\$29,774	\$30,474	\$57,674

¹Includes estimated facilities use fee @ \$10 per credit.

Types of Financial Aid and Maximum Amounts

Loans

Health Professions Loan - 5% interest*	Up to \$ 2,000
Federal Direct Loans	
- Subsidized – fixed interest rate of 6.8%*	Up to \$ 8,500
- Unsubsidized – fixed interest rate of 6.8%**	Up to \$12,000
- Supplemental Unsubsidized Loan – fixed interest rate of 6.8%**	Up to \$20,000
Graduate PLUS loan – fixed interest rate of 7.9%**	Up to cost of attendance

*No interest while in school

**Interest while in school

Grants

Colorado Graduate Grant (Colorado residents only)	\$ 2,000
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Work-Study

Federal Work-Study	\$ 2,500
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(Request from Christie Leighton, Student Financial Services, by phone at 970-491-4954 or e-mail christie.leighton@colostate.edu by May 1.)

Scholarships

Scholarship information is available on the Web at www.cvmb.colostate.edu. Select “Students,” then “Professional Veterinary Medical Students,” and then “Scholarships.”

Note: If you receive a scholarship, your loans may be reduced by the amount of the scholarship.

How to Meet Your Financial Aid Requirements

- Starting in March, 2009, new CSU students will be mailed a paper award notice and continuing students will be sent an e-mail when they have been awarded financial aid for 2009-2010.
- To view your awards and meet most financial aid requirements, go to ramweb.colostate.edu and log in using your eID. Select **Financial Aid Application Status and Awards**, and then the appropriate aid year.

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. Prior to the beginning of each semester, financial aid refunds are sent to students.
- The primary refund method is by direct deposit to your personal bank account. To sign up for direct deposit go to ramweb.colostate.edu. Checks are mailed on the 1st, 3rd, and 5th Fridays of each month.

Loan Deferment Information

Your previous student loans are deferred while you are enrolled at least half-time. CSU automatically sends enrollment information to the National Clearinghouse each semester. Many lenders (including Direct Loans) receive enrollment verification information directly from the Clearinghouse. Check with your previous lenders for more information.

An Enrollment Verification Certificate, which includes your enrollment information, can be printed from RAMweb and mailed to your lender. This form is available early each semester.

Direct Loan Repayment Information

National Student Loan Data System (NSLDS) provides information on your total loans to date (does not include Health Professions Loan) and is available at www.nsls.ed.gov. You will need your U.S. Department of Education PIN to access your personal data. Your PIN is available at www.pin.ed.gov.

Health Professions Loan balances are available from CSU Student Loans, (970) 491-6467.

Direct Loan Repayment Options

- Standard – fixed monthly payments for a maximum of 10 years
- Extended – fixed monthly payments that are less than payments under the Standard Plan with the repayment period ranging from 12-30 years, depending on the total amount borrowed
- Graduated – monthly payments that increase every 2 years with the repayment period varying from 12-30 years, depending on the total amount borrowed
- Income Contingent – monthly payments that are based on a borrower's annual income (AGI), family size, and total loan debt, and are spread over a term of up to 25 years
- Borrowers can switch repayment plans at any time.

How to Contact Student Financial Services

Web Sites

sfs.colostate.edu – This site contains general financial aid and student billing information.

RAMweb – Go to ramweb.colostate.edu and login using your eID. Your personal financial aid and student account information, address updates, and direct deposit sign-up are available on RAMweb.

Front Desk Assistance – 1st Floor Administration Annex

Student Financial Services representatives are available to answer your questions.

Telephone Assistance – (970) 491-6321

Student Financial Services representatives are available to answer your questions.

E-mail

Go to our Web site at sfs.colostate.edu and select “E-mail a Counselor.”

Office Hours – 7:45 a.m. -4:45 p.m. (open at 9:00 on Thursdays)