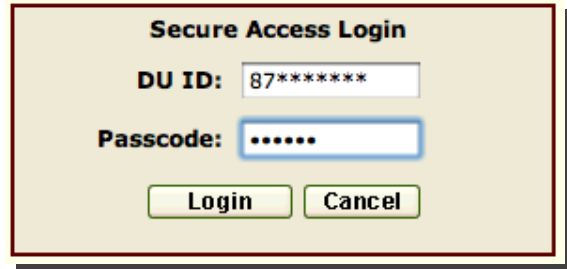


All of your financial aid information is available by logging into webCentral. This user guide will show you how to access your personal financial aid profile where you can view your outstanding requirements, accept your financial aid package, find out when you can expect to receive your aid, and even track your financial aid award and loan history.

Logging into webCentral

- Go to <http://webCentral.du.edu>
- Log in using your DU ID # and passcode.
 - If this is your first time logging in, your passcode will be your 6-digit birthday in the MMDDYY format.



Secure Access Login

DU ID:

Passcode:

If you are a current student, go to the **Student** tab.

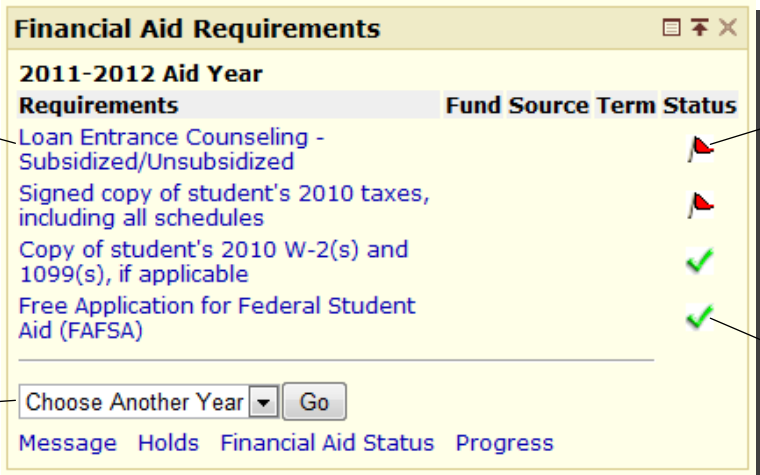
If you are an incoming undergraduate student, go to the **Admitted Students** tab.

If you are an incoming graduate student, go to the **Incoming Grad Dashboard** tab.

Please note: the rest of this document will refer only to the Student tab, however you are able to get to all the links referenced below through the Admitted Students and Incoming Grad Dashboard tabs as well.

Financial Aid Requirements

Once you have landed on one of the tabs above, your requirements and their status for the current academic year are displayed in the "Financial Aid Requirements" box. Requirements that are complete or require no further action on your part have a green check mark, while items that are either still required or incomplete have a red flag. Please note: if you recently completed a requirement, it may take 2-3 business days for your account to reflect the new status.



Financial Aid Requirements

2011-2012 Aid Year

| Requirements | Fund Source | Term | Status |
|--|-------------|------|--------|
| Loan Entrance Counseling - Subsidized/Unsubsidized | | | |
| Signed copy of student's 2010 taxes, including all schedules | | | |
| Copy of student's 2010 W-2(s) and 1099(s), if applicable | | | |
| Free Application for Federal Student Aid (FAFSA) | | | |

Choose Another Year

[Message](#) [Holds](#) [Financial Aid Status](#) [Progress](#)

Click to learn more about the requirement

See requirements for a different academic year

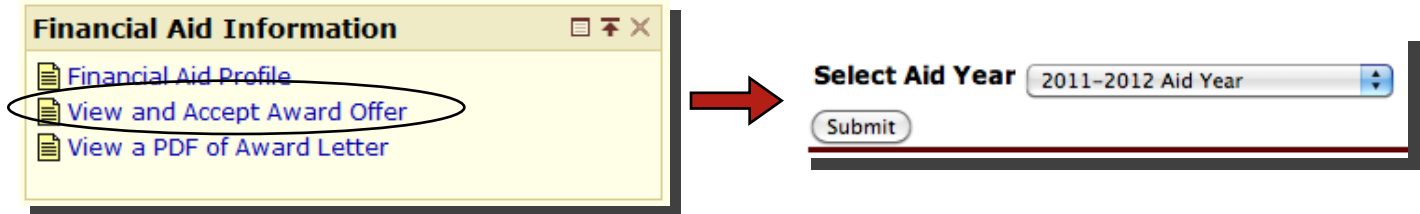
Item either still required or incomplete.

Item complete. No further action needed.

By clicking on each requirement, you can see a more detailed explanation of that item and the action that needs to be taken if a red flag exists. You can also view requirements for a different academic year by choosing it from the drop-down menu and clicking "Go."

Viewing and Accepting your Financial Aid Award

Once you have been notified that you have a financial aid award, you will need to view and accept your aid through webCentral. Click on "View and Accept Award Offer" in the "Financial Aid Information" box while on the Student tab, then select the appropriate aid year and submit.



General Information Tab

After choosing an aid year, you will be directed to a "General Information" tab. This tab outlines the steps you need to take to receive your financial aid award. You will notice there are other tabs at the top from which you can choose; they all provide additional information about your financial aid award.

Award Package for the 2011-2012 Aid Year

General Information Award Overview Resources/Additional Information Terms and Conditions **Accept Award Offer**

Steps to Receive your Financial Aid Award

Follow these steps to view and accept your financial aid awards for the 2011-2012 aid year:

1. Go to the [Terms and Conditions](#) tab. Read through all of the terms of your award. If you agree to these terms, click "Accept." **This step is required in order for you to be able to accept your financial aid.**
2. Once you have accepted Terms and Conditions, you can go to the Accept Award Offer tab to view the financial aid offered to you. You may accept the full amount, accept a partial amount, or decline each individual award.
3. Once you have accepted your financial aid, you may need to complete additional requirements in order for your aid to pay, particularly for loans. **Be sure to complete all unsatisfied requirements.**

[Continue to next step](#) ➔

Award Overview Tab

Award Overview This tab provides information about your cost of attendance and your financial aid award.

Every student who applies for financial aid must be assigned a cost of attendance (also called a student budget). You can use these figures to help you estimate your cost of attending DU for that academic year. A few things to note about your cost of attendance:

- It's based on current tuition rates for the typical enrollment for your degree program.
- It's composed of both direct costs (charges such as tuition and fees that will appear on your student bill) and indirect costs (expenses such as books and transportation costs that are not charged by DU, but are still built into your student budget).
- Many of your costs, particularly the indirect costs, will most likely vary from those listed.
- Room and board costs will only appear on your student bill if you are living on campus or have a meal plan.
- The total amount of your financial aid award, including all loans, cannot exceed your total cost of attendance.

Tuition and fees will always be a direct cost charged to your student account each term. Books, personal expenses and transportation costs will always be indirect costs. The amounts listed are determined by the Colorado Commission on Higher Education.

Room and board can be either a direct or indirect cost, depending on whether you live on campus and/or have a meal plan. If you will live off campus, the amounts listed are based on average housing rates in the DU surrounding area.

The amount listed for loan fees is the average fee for students who choose to borrow these loans. A 0.5% fee is deducted from Direct subsidized and unsubsidized student loans when funds disburse to your account.

| Cost of Attendance | | Component | Amount |
|---------------------------|------------------|------------------|--------------------|
| Indirect costs | Books | | \$2,000.00 |
| | Fees | | \$897.00 |
| | Loan Fees | | \$19.00 |
| | Board | | \$4,029.00 |
| | Personal Expense | | \$1,287.00 |
| | Room | | \$6,411.00 |
| | Transportation | | \$1,191.00 |
| Direct costs | Tuition | | \$36,936.00 |
| | Total: | | \$52,770.00 |

After your cost of attendance, you will find your financial aid award. Included in this table is a list of each type of aid in your package, it's status, the amount of the award broken down by term and the total for the year.

Financial Aid Award

| Fund | Status | Autumn Quarter 2011 | Winter Quarter 2012 | Spring Quarter 2012 | Total |
|---------------------------|---------------|----------------------------|----------------------------|----------------------------|--------------------|
| Direct Subsidized Loan | Offered | \$1,167.00 | \$1,167.00 | \$1,166.00 | \$3,500.00 |
| Direct Unsubsidized Loan | Offered | \$667.00 | \$667.00 | \$666.00 | \$2,000.00 |
| Federal Work-Study UG New | Offered | \$833.00 | \$833.00 | \$834.00 | \$2,500.00 |
| Private Scholarship | Accepted | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$3,000.00 |
| Total | | \$3,667.00 | \$3,667.00 | \$3,666.00 | \$11,000.00 |

If you have just been notified of your financial aid award, most of your aid will have a status of "Offered." However, some aid (such as merit or private scholarships) will have a status of "Accepted" as they are typically already accepted for you. All of your aid is automatically scheduled to be split up evenly over each term of the academic year (except for the summer term). If you will only be attending one or two terms during the year, contact the Office of Financial Aid so that your aid can be adjusted to accurately reflect your intended enrollment.

Resources / Additional Information Tab

Resources/Additional Information

This tab will display any additional resources that are not listed on your award.

Many students will not have any resources appear on this tab. However, students who have tuition waivers, employer reimbursements, the College Opportunity Fund, Americorps, third-party payments, or other discounts on tuition will see those amounts reflected here.

Resources

| Additional Resource | Term | Expected Amount | Actual Amount |
|----------------------------------|---------------------|-----------------|---------------|
| Employer Reimbursement | Autumn Quarter 2011 | \$1,000.00 | \$.00 |
| Total | | \$1,000.00 | \$.00 |
| Calculated Resource Total | | | \$1,000.00 |

If you do have a resource, you will see the term to which it will be applied and the amount expected to pay. The actual amount will be zero until it pays to your DU student account.

All resources, while not listed on your financial aid award, are still considered a part of your overall

financial aid package.

Terms and Conditions Tab

Terms and Conditions

This tab lists the terms and conditions you must accept in order to receive any financial aid.

Before you are able to accept your financial aid, you must read through and accept the terms and conditions of your award. You will see both general terms to which you must agree as well as specific messages for certain types of aid in your package. These messages may include both a brief description of the award as well as additional steps you must take to receive funds.

Award Messages

| Fund | Message |
|--------------------------|---|
| Direct Subsidized Loan | The Direct Subsidized loan is a need-based federal loan and must be repaid. Eligibility is based on half-time enrollment (4 credits for graduate students and 6 credits for undergraduate students) and maintaining Satisfactory Academic Progress (SAP). If this is the first Direct loan you have received at DU, you must also complete entrance counseling and sign a Master Promissory Note (MPN) with the Department of Education at www.StudentLoans.gov . One entrance counseling and one MPN can be used to satisfy the requirements for both the subsidized and unsubsidized loans. |
| Direct Unsubsidized Loan | The Direct Unsubsidized loan is a federal loan and must be repaid. Eligibility is based on half-time enrollment (4 credits for graduate students and 6 credits for undergraduate students) and maintaining Satisfactory Academic Progress (SAP). If this is the first Direct loan you have received at DU, you must also complete entrance counseling and sign a Master Promissory Note (MPN) with the Department of Education at www.StudentLoans.gov . One entrance counseling and one MPN can be used to satisfy the requirements for both the subsidized and unsubsidized loans. |

Before you can move on to accept your aid, you must click the "Accept" button at the bottom of the page. After you accept the terms and conditions, the Accept Award Offer tab will go from inactive (and grayed-out) to active.

Before accepting terms and conditions:

After accepting terms and conditions:

Terms and Conditions

Accept Award Offer

Terms and Conditions

Accept Award Offer

Accept Award Offer Tab

Accept Award Offer

This tab allows you to accept, reduce or decline your financial aid award.

Notify the Office of Financial Aid which types of financial aid you wish to receive by selecting either "Accept" or "Decline" from the drop-down menu next to each award. You can also accept only a portion of an award by typing an amount in the "Accept Partial Amount" box. If you do not type anything into that box, you are indicating you wish to receive the full amount of the award.

Award Decision

| Fund | Status | Autumn Quarter 2011 | Winter Quarter 2012 | Spring Quarter 2012 | Total | Accept Award | Accept Partial Amount | Lender |
|---------------------------|----------|---------------------|---------------------|---------------------|-------------|--------------|-----------------------|--------|
| Direct Subsidized Loan | Offered | \$1,167.00 | \$1,167.00 | \$1,166.00 | \$3,500.00 | Accept | 2000 | |
| Direct Unsubsidized Loan | Offered | \$667.00 | \$667.00 | \$666.00 | \$2,000.00 | Decline | | |
| Federal Work-Study UG New | Offered | \$833.00 | \$833.00 | \$834.00 | \$2,500.00 | Accept | | |
| Private Scholarship | Accepted | \$1,000.00 | \$1,000.00 | \$1,000.00 | \$3,000.00 | | | |
| Total | | \$3,667.00 | \$3,667.00 | \$3,666.00 | \$11,000.00 | | | |

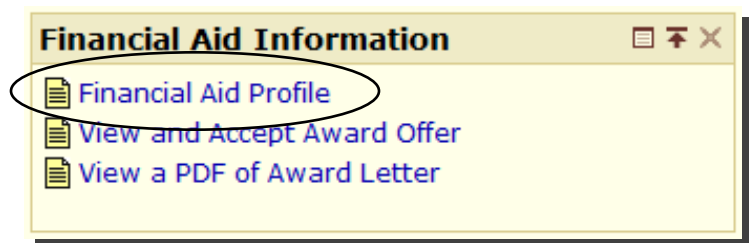
Submit Decision

When you have finished accepting or declining all of your aid, click the "Submit Decision" button. If this is the first time you are accepting aid this year, you will be asked to authorize the payment of your tuition and fees from your federal aid.

Many times, new requirements are populated once you have accepted financial aid, particularly if you accepted a loan. Go back to the Student tab to review the "Financial Aid Requirements" box to see if there are items that have been added that need your attention (see the first page of this user guide).

Financial Aid Profile

You can view much more information about your financial aid—including your student account broken out by term, your aid payment schedule, and loan history--by accessing your Financial Aid Profile. On the Student tab, click on "Financial Aid Profile" in the "Financial Aid Information" box.



Your Financial Aid Profile

[View a PDF of your Award Letter](#)

View and print a copy of your most recent financial aid award.

[View and Accept your Aid](#)

View your financial aid award and accept all or a portion of the aid offered to you for a selected academic year.

[Documents, Requirements and Eligibility Status](#)

View a detailed list of your financial aid documents, requirements and your current eligibility to receive aid.

[Overall Summary of your Financial Aid](#)

View a summary of your total award, cost of attendance, academic progress, account summary, and financial aid history.

[View your Student Account by Term](#)

View the financial aid and charges on your student account broken out by term.

[View your Aid Payment Schedule](#)

Find out when to expect your financial aid to pay to your DU student account.

[View your Financial Aid History](#)

View all of the financial aid awards offered to you for both current and past academic years at DU.

[View your Loan History](#)

View information about Federal student loans you have received while attending DU.

[Contact Financial Aid](#)

Each of these options will provide you with additional information about your financial aid account. Accessing your profile on a regular basis will help you understand how the overall process works and will ensure that you remain eligible to receive aid. A description of each link is included in the following pages.

Documents, Requirements and Eligibility Status

This link will provide you with a more detailed view of your documents and requirements and will display your current Satisfactory Academic Progress status, both of which help determine your overall eligibility to receive financial aid.

You will find four different tabs when clicking this link:

Eligibility Requirements for the 2011-2012 Aid Year

Student Requirements

Requirement Messages

Holds

Academic Progress

Student Requirements

Student Requirements

This tab will show you a more detailed view of your documents and requirements.

Any items that you still need to submit or complete will be listed under Unsatisfied Requirements. If this section does not appear in your profile, there are no outstanding items in your account for which further action is required. You can click on the name of each requirement to learn more about that specific item, or you can click on icon in the "Instructions" column to view directions for completing that requirement.

Unsatisfied Requirements

| Requirement | Status | As of Date | Fund | Source | Term | Instructions |
|--|------------------------|--------------|------------------------|--------|------|---|
| Loan Entrance Counseling - Subsidized/Unsubsidized | Requested from Student | Aug 18, 2011 | Direct Subsidized Loan | | |  |
| Signed copy of student's 2010 taxes, including all schedules | Incomplete | Aug 18, 2011 | | | |  |


Click to view a description of the item

Will display instructions for completing item

A status of "Requested from Student" means the item has not yet been completed. If a requirement has a status of "Incomplete," you need to contact the Office of Financial Aid to see what is still outstanding.



A note about verification: If you have been selected for verification, you may eventually see "Verification Process" listed under Unsatisfied Requirements with a status of "Ready to review/verify." This means that we have received all of your documents, and your file is just waiting to be reviewed by a Financial Aid Advisor. No action is required on your part for that requirement.

Unsatisfied Requirements

| Requirement | Status | As of Date | Fund | Source | Term | Instructions |
|--------------------------------------|------------------------|--------------|------|--------|------|---|
| Verification Process | Ready to review/verify | Aug 18, 2011 | | | |  |

Items that appear under Satisfied Requirements require no further action on the part of the student. If an item has a status of "Pending: Received Not Reviewed," it still needs to be reviewed by an advisor; however, there is nothing else you will need to submit for that requirement.

Satisfied Requirements

| Requirement | Status | As of Date | Fund | Source | Term | Instructions |
|--|--------------------------------|--------------|------|--------|------|---|
| Copy of student's 2010 W-2(s) and 1099(s), if applicable | Pending: Received Not Reviewed | Aug 18, 2011 | | | |  |
| Free Application for Federal Student Aid (FAFSA) | Satisfied: Received&Processed | Feb 14, 2011 | | | |  |

Requirement Messages

Requirement Messages

This tab will display any specific messages pertaining to your student requirements.

Most students will not have any requirement messages. If you have a message posted that you do not understand, please contact the Office of Financial Aid.

Holds

Holds

This tab will display any holds that have been placed on your financial aid.

If you see that a hold displayed here, please contact the Office of Financial Aid immediately, as it may mean your aid will not pay into your student account.

Academic Progress

Academic Progress

This tab will display your academic progress for the previous terms you have attended DU.

To receive financial aid, students must maintain Satisfactory Academic Progress (SAP). This means you must maintain a minimum GPA, complete a minimum percentage of the courses you have attempted, and complete your program within a percentage of the number of minimum credits required to graduate. You can review the complete SAP policy on the Office of Financial Aid website.

For most students, SAP is monitored on a yearly basis before the start of the fall term. Students enrolled in a graduate certificate program will have their progress monitored quarterly.

Academic Progress

| Status | Last Term Reviewed |
|------------------------------|---------------------|
| Suspended - 1st time | Autumn Quarter 2011 |
| Making Satisfactory Progress | Autumn Quarter 2010 |

If your status is "Making Satisfactory Progress," no further action is needed. However, if you have a status of "Suspended," you need to contact the Office of Financial Aid as soon as possible to schedule an appointment with an advisor. Until you have met with an advisor and determined your plan of action, no financial aid can pay into your student account.

Returning to the Financial Aid Profile Menu

If at any time you wish to return to the financial aid profile menu, you can click on "Return to the Financial Aid Menu" on the top right of the page:

Personal Info Student & Financial Aid Employee

Search Go

[RETURN TO THE FINANCIAL AID MENU](#) [SITE MAP](#) [HELP](#)

Eligibility Requirements for the 2011-2012 Aid Year

Student Requirements Requirement Messages Holds Academic Progress

Alternatively, you can also click "Back to Student Tab" at the top left of each page and then click on "Financial Aid Profile" in the "Financial Aid Information" box (see page 5).

Overall Summary of Your Financial Aid

This link provides you with general information about your financial aid, including a summary of your requirements, cost of attendance, your total financial aid award, your Satisfactory Academic Progress status and financial aid history.

Financial Aid Summary for the 2011-2012 Aid Year

i This page summarizes your financial aid information for this aid year, and is based on your status as a living on campus undergraduate student receiving financial aid for the Fall, Winter, Spring Quarters. To obtain greater detail about any of the following summary statements, click the corresponding link.

You have unsatisfied [student requirements](#) for this aid year.

Your estimated [cost of attendance](#) is \$52,770.00.

You have been [awarded](#) financial aid which totals \$10,000.00.

Based on your [academic transcript](#), the status of your [academic progress](#) is Making Satisfactory Progress as of Spring Quarter 2011.

View your [financial aid history](#).

By clicking on each link, you will be taken to a new page with further details about that particular item. Additional information can be found on those pages.

View your Account by Term

This link will take you to a summary of your DU student account, and will show your charges, credits/payments and current balance broken out by term.

Spring Quarter 2011

| Detail Code | Description | Charge | Payment | Balance |
|-----------------------------------|--------------------------------|--------------------|--------------------|---------------|
| 3200 | JKSIS Tuition | \$11,868.00 | | |
| 6000 | Health Insurance-Quarter | \$1,210.00 | | |
| 6006 | Health/Counseling Fee-Quarter | \$144.00 | | |
| 6037 | Graduate Student Activity Fee | \$50.00 | | |
| 6061 | Korbel Student Fee | \$30.00 | | |
| 6311 | Tech Fee - GSIS | \$48.00 | | |
| 9053 | System Req. Refund Check-ACH | \$1,065.00 | | |
| 8105 | Josef Korbel School Dean's Sch | | \$3,334.00 | |
| 8800 | Federal Direct Subsidized Loan | | \$2,820.00 | |
| 8801 | Federal Direct UnSubsidized Ln | | \$3,980.00 | |
| 8864 | Graduate Perkins Loan | | \$1,000.00 | |
| 8898 | Direct Grad/Prof PLUS Loan | | \$3,251.00 | |
| 9551 | Korbel Student Fee Exemption | | \$30.00 | |
| Term Charges: | | \$14,415.00 | | |
| Term Credits and Payments: | | | \$14,415.00 | |
| Term Balance: | | | | \$0.00 |

All of your charges will be listed first.

If the financial aid that paid to your student account is greater than the amount owed to DU, the refund you received will be listed in the "Charge" column.

All of your financial aid, payments, tuition waivers, etc., will be listed last.

Total charges for the term.

Total financial aid and payments for the term.

Total balance due to DU.

If you have any questions about the charges listed on your account, please contact the Bursar's Office at 303-871-4944 or at bursar@du.edu.

View your Award Payment Schedule

This link will show you when you can expect your financial aid to pay into your student account for each term.

| Term | Award | Expected Date | Expected Amount | Paid To Date |
|---------------------|--------------------------|---------------|-----------------|--------------|
| Autumn Quarter 2011 | Dean's Scholarship | Sep 02, 2011 | \$3,666.00 | \$0.00 |
| | Direct Subsidized Loan | Sep 02, 2011 | \$1,282.00 | \$0.00 |
| | Direct Unsubsidized Loan | Sep 02, 2011 | \$1,206.00 | \$0.00 |

- The **Expected Date** is the date on which your financial aid will pay to your student account, provided all the requirements for each award have been satisfied. If you are expecting a refund from your aid, this will not be generated until 2-3 business days after the expected disbursement date shown here. Therefore, this is not the date you can expect to see funds deposited into your bank account.
- The **Expected Amount** is the amount you can expect to receive of that particular award for that term. Remember that your financial aid awards are split evenly over each term of the academic year (summer excluded).
- The **Paid To Date** column will be updated once your aid has disbursed to your student account.

View your Financial Aid History

This link will display your financial aid awards for both the current and past aid years that you attended DU.

History for 2010-2011 Aid Year

| Fund | Status | Amount | Paid to Date |
|--------------------------------|----------|-------------|--------------|
| Josef Korbel School Dean's Sch | Accepted | \$10,000.00 | \$10,000.00 |
| Direct Subsidized Loan | Accepted | \$8,500.00 | \$8,458.00 |
| Direct Unsubsidized Loan | Accepted | \$12,000.00 | \$11,940.00 |
| Federal Graduate WorkStudy Cnt | Accepted | \$9,788.00 | \$10,347.74 |
| Graduate Perkins Loan | Accepted | \$3,000.00 | \$3,000.00 |
| Direct Grad/Prof PLUS Loan | Accepted | \$10,000.00 | \$9,751.00 |
| Total | | \$53,288.00 | \$53,496.74 |

For each year, you will see a list of funds included in your financial aid award, the status of each fund, the total amount of that award and how much of it has been paid to your student account to date.

View your Loan History

This link will show the details of your student loan activity, including the status, amount of the loan, and the total amount paid to date.

| Source | Loan Amount | Paid | Returned | School Status | Servicer | Loan Period | Lender | Guarantor |
|----------------------------|-------------|-------------|----------|---------------|-----------------------------|--------------------------------|----------------|----------------|
| 2010-2011 Aid Year | | | | | | | | |
| Direct Subsidized Loan | \$8,500.00 | \$8,458.00 | \$0.00 | Certified | DL Servicer | Fall, Winter, Spring Qtrs 1011 | None Specified | None Specified |
| Direct Unsubsidized Loan | \$12,000.00 | \$11,940.00 | \$0.00 | Certified | DL Servicer | Fall, Winter, Spring Qtrs 1011 | None Specified | None Specified |
| Direct Grad/Prof PLUS Loan | \$10,000.00 | \$9,751.00 | \$0.00 | Certified | DL Servicer | Fall, Winter, Spring Qtrs 1011 | None Specified | None Specified |
| Total | \$30,500.00 | \$30,149.00 | \$0.00 | | | | | |

- The number in the **Returned** column will display the amount of the loan (if any) that was returned to your servicer or lender.
- The **School Status** field will reflect the current status of your loan. A status of "certified" means that DU has certified your eligibility for the loan.
- Beginning in the 2010-2011 academic year, all federal student loans were made available by the U.S. Department of Education instead of banks or other financial institutions. The **Servicer** column will provide you with a link to the "Direct Loan Servicing System" website, where you can make online payments, view your account balance, change your billing options and even apply for loan consolidation.
- The **Loan Period** column will display which terms during that academic year you received a disbursement (or portion) of that loan.
- If you borrowed a student loan before the 2010-2011 academic year, the **Lender** column will display who served as the lender for the loan. If you have questions about that particular loan, you should contact your lender directly.

Contact Financial Aid

If you have any questions about the information you see on webCentral, please contact us.

Financial Aid
 University Hall 255
 2197 S. University Blvd.
 Denver, CO 80208

Phone: 303-871-4020
 Email: finaid@du.edu

Website: www.du.edu/finaid