

FINANCIAL AID CHECKLIST

The following steps are required to receive federal financial aid at DU:

- Submit 2011-12 FAFSA Application – online at www.fafsa.gov
 - If selected for verification, submit additional verification documents.
- Accept awards online through webCentral, *Student* or *New Grad Student* tabs
- If accepting loans, complete the loan application process:
 - Complete online Entrance Counseling for your Direct Loans, StudentLoans.gov
 - Complete a Master Promissory Note (MPN) for each Direct Loan you are borrowing, StudentLoans.gov
- Complete a new FAFSA by April 1st of each year

LOAN INFORMATION

Direct Stafford Loans: \$20,500 max per year, 6.8% fixed interest rate, subsidized loans – interest paid by government while you are enrolled and during grace period, grace period – 6 months after you stop ½-time enrollment, \$138,500 lifetime aggregate

Direct Graduate PLUS Loans: up to cost of attendance, 7.9% fixed interest rate, credit check required, repayment deferred while you are enrolled

SAMPLE STUDENT BUDGET – to view your personal budget, go to the *Student* tab in webCentral and click on “Financial Aid Status”

The student budget is your estimated cost of attendance for the 9-month academic year. You can receive financial aid (scholarships, grants, loans, and work study) up to your student budget. The budget for 2011-12 is:

<i>Direct Costs</i> (charged by DU)	Tuition**	\$36,936	<i>Indirect Costs</i> (not charged by DU)	Room	\$7,090
	Fees	\$726		Board	\$3,132
	Health Insurance (optional)	\$2,420		Books	\$2,000
				Personal	\$1,287
				Transportation	\$1,176
				Stafford Loan Fees	\$48
Totals:		\$40,082			\$14,733
		GRAND TOTAL:		\$54,815	

**tuition amount is based on 12-18 credits per term; if you take less than 12 credits, you will be charged per credit hour for the credits you take (\$989/credit). There is no flat rate at the Daniel’s College of Business – you will be charged per credit for the credits you take.

SUMMER FINANCIAL AID

If you will be taking classes in the summer semester, you can request that your student budget be adjusted to include the summer term by filling out a Summer Financial Aid Application. The summer financial aid application is available online in April. In most cases, only PLUS loan funding is available for summer term. In order to receive federal aid for summer (or any other term), you must be enrolled in at least 4 credit hours.

PUBLIC SERVICE LOAN FORGIVENESS

Through Public Service Loan Forgiveness you may qualify for forgiveness of the remaining balance due on your federal student loans after you have made 120 payments on loans while employed full time by certain public service employers. This forgiveness program typically works best for students in lower paying jobs with higher amounts of loan debt who can benefit from the Income Based Repayment Plan.

RESOURCES

www.du.edu/finaid - information on applying for aid, steps to receive aid, costs of attendance, repayment information and resources

www.nslds.ed.gov – National Student Loan Data System – holds a record of all of your federal student loans including lender information, amount borrowed, repayment status

www.StudentLoans.gov – complete loan steps, information about repayment, public service loan forgiveness, repayment plan information

IMPORTANT CONTACT INFORMATION

To discuss your bill, refunds, holds, or to make payment arrangements, please contact the Bursar's Office at (303) 871-4944, fax: (303) 871-4401

For questions about your award package, financial aid requirements, loan disbursement issues, or FAFSA please contact the Financial Aid Office at (303) 871-4020, fax: (303) 871-2341

STUDENT EMPLOYMENT OPPORTUNITIES

ON-CAMPUS JOBS

- Visit DU's Human Resources website to view current job opportunities: www.dujobs.org
- Apply online.

OFF-CAMPUS JOBS

Visit the Off-Campus Job Database to view hundreds of job opportunities listed especially for DU students at www.du.edu/studentemployment.

- All jobs pay at least \$10/hr.
- Most jobs are close to the DU campus.
- New jobs are posted every day.
- Contact employers directly for an interview.

INTERNATIONAL STUDENTS

- International Students should begin their job search by contacting the Office of Internationalization staff at 303-871-4912.
- After reviewing your Work Authorization, use the resources (listed on this flyer) to locate a job.

WORK-STUDY JOBS

- All Work-Study awards are offered through the Financial Aid awarding process.
- If awarded, further information regarding the Work-Study program is available on the student employment website.

CONTACT

- For information about Work-Study, please contact **Joslyn Robich** at 303-871-4166 or Joslyn.Robich@du.edu
- For information on Community Service Work-Study and off-campus employment, contact **Marlena Hartz**, JLD Coordinator, at 303-871-6795 or Marlena.Hartz@du.edu