

FINANCIAL SUPPORT

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There are two broad categories of financial support available to graduate students. The first is awarded on the basis of academic merit or the possession of competencies that permit the performance of specific services. The second is based on demonstrated student financial need.

Merit or Competency-Based Financial Support

Awards are generally arranged or initiated at the level of the academic department. Students should contact the department head on all related matters.

Application for Financial Support Deadlines

Most merit- or competency-based financial support is awarded on an academic year basis beginning in the Fall Semester. The primary deadline for receipt of complete applications for such support is February 15. Persons who wish to be considered should submit an application for admission. This will ensure consideration for all types of support that might be available. The first review and award cycle will begin immediately after February 15.

Applications completed later than this date will be considered as availability of funds permits. Some departmentally-based awards, particularly in the form of research assistantships and teaching assistantships, may be awarded on a later schedule. Also, ad hoc funding opportunities may become available at various times throughout the year.

Applicants who intend to begin their studies in the Spring Semester or Summer term should submit application for admission (<http://www.graduateschool.colostate.edu/prospective-students/apply/>) and application for financial support by the appropriate primary deadline date, July 15 or November 15 respectively. Again, this will ensure consideration for all types of support that might be available. Applications completed later than these dates may be considered for any appropriate departmentally-based or ad hoc awards.

Some forms of financial support applications may require other specification as indicated below.

Financial Aid

Application Requirements

1. Be admitted to the graduate school in a regular program of study.
2. Complete a Free Application for Federal Student Aid (<https://studentaid.gov/h/apply-for-aid/fafsa/>) (FAFSA). This will require your

Federal Student Aid (FSA) ID Username and Password. If you have not created an FSA ID, you will be prompted to do so on the FAFSA website.

Address/Phone/Fax

The Office of Financial Aid (<https://financialaid.colostate.edu/>)
 Division of Enrollment and Access
 Centennial Hall, Colorado State University
 Fort Collins, CO 80523-1065
 Email: financialaid@colostate.edu
 Phone: (970) 491-6321
 Fax: (970) 491-5010
<https://financialaid.colostate.edu/>

Types and Amounts of Aid

Title	Amounts per year	Availability of funds
Federal Direct Stafford Loan		
Subsidized Loan	Not available for Graduate Students	N/A
Unsubsidized Loan	Not to exceed \$20,500 per school year	Unlimited
Supplemental Unsubsidized Loan (Veterinary medical students only)	Up to \$20,000 per school year	Unlimited
Health Professions Loan (Veterinary medical students only)	up to \$20,000	Limited
Federal Work-Study	Up to \$3,000	Limited
Colorado Graduate Grant	\$7500	Limited

Graduate fellowships and graduate teaching and research assistantships are offered through a student's respective department.

Funding

All financial aid, other than Federal Direct Loans, is awarded to the most disadvantaged students until funds have been exhausted. Federal Direct Loans are awarded on an ongoing basis.

Website

Please visit the Office of Financial Aid (<https://financialaid.colostate.edu/>) website for information on applying for financial aid, types of financial aid, costs, paying your bill, residency requirements, scholarship searches, how to contact us, etc.

Credit Requirements

Graduate students must be enrolled in at least five (5) credits to receive Federal Direct Loans. A financial aid award is based on full-time enrollment (9 credit hours); if a student is enrolled part-time, financial aid may be reduced and/or delayed. A student registered for Continuous Registration is not eligible to receive financial aid and is also not eligible for a loan deferment.

Satisfactory Academic Progress Standards

Students applying for and/or receiving financial aid are expected to maintain satisfactory academic progress. Failure to perform at established levels may result in students becoming ineligible for financial aid. Students' total number of credits are also evaluated, and students may not exceed established credit limits. Additionally, if a student receives all "F", "U", and/or "W" grades, they will be required to verify the last date of attendance and may be required to return up to 50% of the financial aid received. Copies of the complete policy (<https://financialaid.colostate.edu/financial-aid-guide/>) are available online within the Financial Aid Guide.

Fellowships and Traineeships

All fellowship awards are based on merit and are highly competitive.

These forms of support involve outright awards to cover educational expenses and may in some cases cover tuition, fees, and other direct expenses. They do not require any service on the part of the student. Several programs funded by a variety of private and public sources may be available at any given time. Graduate fellowship awards are available. These awards are designed to be part of a full support package and, hence, are usually supplementary to an assistantship appointment. Departments nominate promising candidates for these awards in response to a call in the fall of each year. Fellowships are given in recognition of academic excellence, student contribution to any of the goals of the CSU strategic plan (e.g., undergraduate instruction), and departmental quality.

Income taxes

Assistantship stipends are considered payment for services rendered and are thus subject to regular income taxation. Appropriate amounts are withheld from stipend checks as per Internal Revenue Service Requirements.

Tuition payments made on behalf of graduate assistants may be considered "qualified tuition reductions," not subject to income taxation. However, this is explicitly dependent upon the proper execution of the formal contract described above.

Fellowship awards are considered taxable income. However, tuition and certain other direct educational expenditures may be excluded. Most fellowship holders will incur some tax liability. CSU will not deduct from fellowship checks to cover this liability; paying the taxes is a matter of individual responsibility. Fellowship holders should be aware of this additional liability in planning their financial affairs.

Veteran's Education Benefits

The Office of the Registrar (<https://registrar.colostate.edu/>) assists the U.S. Department of Veterans Affairs (VA) in providing certification for the following education benefits:

Under Title 38, U.S. Code

- Chapter 30 (Montgomery G.I. Bill®)
- Chapter 31 (Veteran Readiness and Employment)
- Chapter 32 (Post-Vietnam Era)
- Chapter 33 (Post-9/11 G.I. Bill®)
- Chapter 35 (Dependents Educational Assistance)

Under Title 10, U.S. Code

- Chapter 1606 (Selected Reserve/National Guard Members)
- Chapter 1607 REAP (Reserve Education Assistance Program)

In addition, the Office of Military & Veteran Benefits will advise and assist students in:

- Meeting residency requirements under the Veterans Choice Act of 2014, Colorado's GI Promise or the Yellow Ribbon Program
- Requesting and obtaining Joint Service Transcripts and other transcripts from military training
- Obtaining additional campus services

Students eligible for any of these benefits must contact the Veterans Education Benefits Office (<https://registrar.colostate.edu/military-veterans/>) in the Office of the Registrar prior to the expected date of enrollment. Applicants should apply to CSU in a degree-seeking major or for teacher licensure before applying for veterans education benefits. Regulations (<https://registrar.colostate.edu/military-veterans/>) governing receipt of veteran's education benefits, Standards of Progress, and other policies are also available online.

Other services (<https://alvs.colostate.edu/veteran-services/>) CSU provides to our veteran and military affiliated students may be found online.

GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill> (<https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Fwww.benefits.va.gov%2Fgibill&data=05%7C01%7CJerry.Becker%40ColoState.EDU%7Cdc9438d303e4437bd49a08da4d4cd2d6%7Caf58802ff7a4bb1ab21367ff2ecf8%7C0%7C0%7C637907289593659224%7CUnknown%7CTWfpbGZsb3d8eyJWljoimC4wLjAwMDAiLCJQIjoiV2luMzliLCJBTiI6IklhaWwiLC%7C3000%7C%7C%7C&sdata=A2iSOEjiEcyHIHAvLmR%2FZuTuxmbMCWtpb%2BpcAFD%2Bko%3D&reserved=0>).

Sponsored Students

Sponsored students are those whose tuition, fees, or expenses are paid by an employer government agency or other sponsoring agency. Many international students, as well as some from the U.S., fall under this category. In cases where sponsors provide direct support for students' research activities, special custodial accounts must be established. Additional fees are associated with this service. Specific information on these accounts is provided to each student at the time of admission, and additional advice may be obtained from the Graduate School (<https://graduateschool.colostate.edu/>), or in the case of international students, from the Office of International Programs (<https://international.colostate.edu/>), to the attention of the International Sponsored Student Coordinator, International Student and Scholar Services (ISSS).

Student Employment

Office in the Lory Student Center
(970) 491-5714

Employment opportunities available include the Work-Study Program, on-campus departmental positions, and community part-time employment. Refer to the Student Employment Services (<http://ses.colostate.edu/>) website for more details.

Awards from Outside Agencies

Many foundations and government agencies offer awards for particular purposes. Often, individual interested students must initiate application procedures. The Graduate School (<https://graduateschool.colostate.edu/>) provides information on the use of a computerized process to locate graduate funding. Information on Fulbright and Rotary Scholarships is available from the Office of International Programs (<https://international.colostate.edu/>). Information for Marshall or Rhodes grants can be obtained through the Honors Program (<http://honors.colostate.edu/>).