1. Loan/Pell Eligibility
   The amount of subsidized and unsubsidized loan a student may receive in their lifetime as an undergraduate or graduate student is limited. Students may receive the Federal Pell Grant for a maximum of 12 semesters. Your loan and Pell usage is viewable on the National Student Loans Data System.

2. Class Level
   The Department of Education determines how much loan you will be eligible for each academic year based on your class level and dependency status.

3. Refunds
   The earliest aid may disburse is 10 days before classes start. Many things may impact the timing of your refund. Most commonly delays occur for students who make registration changes, take online classes, or are enrolled part-time. The soonest you could receive a refund would be the Thursday before classes start if you have signed up for direct deposit in RAMweb.

4. Billing
   There is one payment due date each term.
   - Fall- University charges billed in August & due on September 10th
   - Spring- University charges billed in January & due on February 10th
   - Summer- University charges billed in May & due on June 10th

5. FAMweb
   Establish FAMweb for parents or trusted individuals to give access to records such as financial aid information, eBilling, or tax information (1098-T).

6. RAMweb
   Check RAMweb on a regular basis to:
   - Access financial aid eligibility, requirements, and awards
   - View holds or financial aid action items
   - Make payments or view billing statements
   - Sign up for financial aid refund direct deposit
   - Search for student employment opportunities

7. Academics
   Academic progress may impact financial aid or scholarship eligibility. Please review our satisfactory academic progress policy to learn more about the financial aid implications of academic progress.

8. FAFSA
   Complete a Free Application for Federal Student Aid (FAFSA) by the priority deadline of March 1 each year to apply for financial aid or be considered for need-based scholarships. The application is available as early as October 1.

9. CSUSA
   The CSU scholarship application is available in RAMweb from December 1 through March 1 each year. The CSUSA is an online scholarship application for many of the scholarships at CSU. Scholarships are available in all class levels, including merit-based and financial need-based scholarships.

10. Email
    Your @rams email is the primary way our office communicates with you! Check this regularly to access important information regarding your financial aid or billing information.

FinancialAid.colostate.edu • FinancialAid@colostate.edu • Ph: (970) 491-6321 • 1000 East Drive Fort Collins CO 80523