

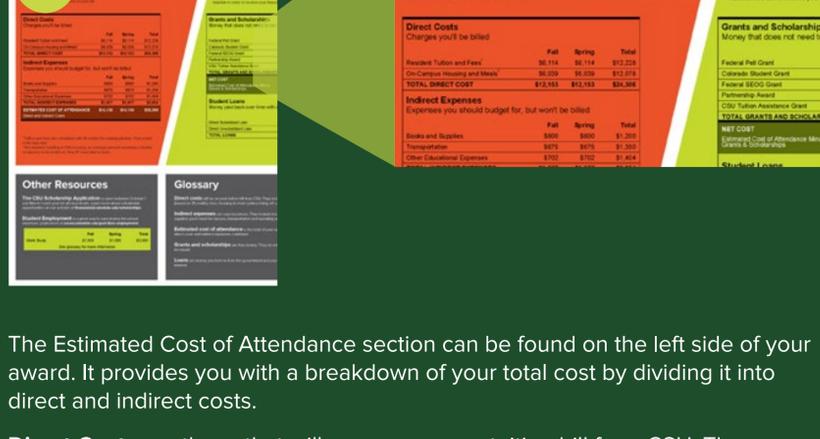
Decoding your FINANCIAL AID AWARD.

Financial aid can feel a little daunting. Since we can't be there with you when you receive your award letter in the mail, we've created this visual guide to give you a (virtual) helping hand.

When you open up your award, you'll see a cover page, followed by two inside pages detailing your award. Finally, you'll find next steps on the back page. The inside pages include info that you should review closely and process. The back page is all about taking action.

Go ahead and open your letter and let's dive into it together.

1 ESTIMATED COST



The Estimated Cost of Attendance section can be found on the left side of your award. It provides you with a breakdown of your total cost by dividing it into direct and indirect costs.

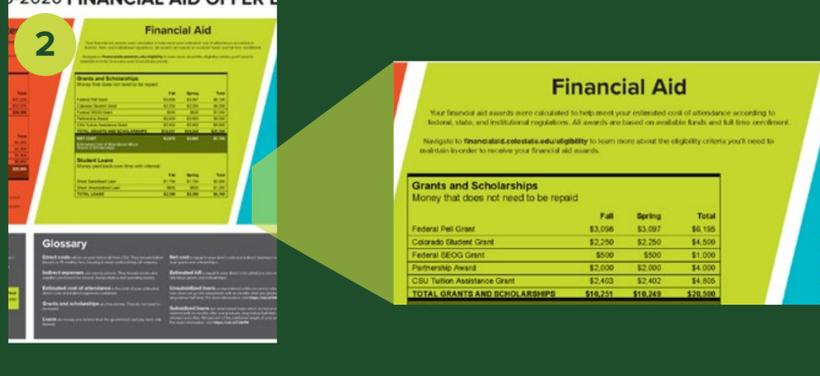
Direct Costs are those that will appear on your tuition bill from CSU. They include tuition, fees, on-campus housing, and meals.

Indirect Costs can vary by person. They include books and supplies you'll need for classes, transportation, and spending money.

Total Cost is your direct and indirect costs combined.

financialaid.colostate.edu/cost-of-attendance

2 FINANCIAL AID



The Financial Aid section is where you'll find a breakdown of any grants, scholarships, and loans you have received from Colorado State. Scholarships received from outside sources will not be on this list.

It's important to understand the difference between loans and other types of aid. Grants, scholarships, and work-study do not need to be repaid, but you must repay all loans.

Also, be aware of **subsidized vs. unsubsidized loans**. Unsubsidized loans accrue interest from the moment you take them out. Subsidized loans only accrue interest during repayment.

financialaid.colostate.edu/studentloans

3 ESTIMATED BILL

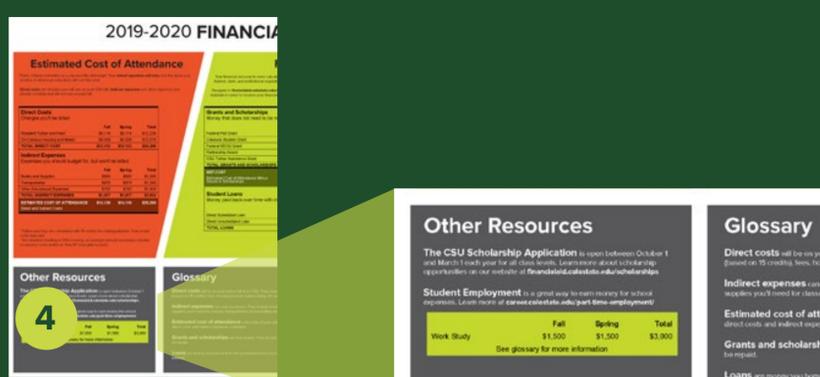


The Estimated Bill section appears directly to the right of the Financial Aid section. Your estimated bill is the sum of your direct costs for an entire school year minus all grants and scholarships you have received from CSU.

Your estimated bill will not include your indirect cost estimate. It also won't include work-study, loans, or any outside scholarships you have received.

financialaid.colostate.edu/billing-faqs

4 OTHER RESOURCES



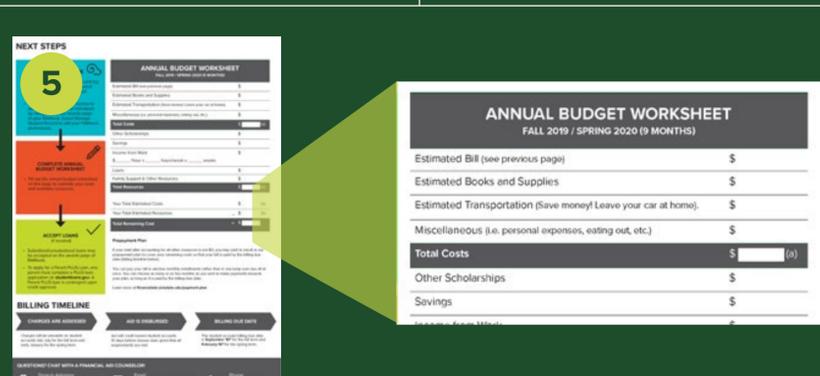
The Other Resources section is where you'll find additional tips for managing your estimated bill.

If you have received a work-study award or parent PLUS loans, which your parent or guardian may be eligible to take out, you'll find it here.

Remember: all loans, including parent loans, must be repaid.

ses.colostate.edu/types-of-work

5 NEXT STEPS



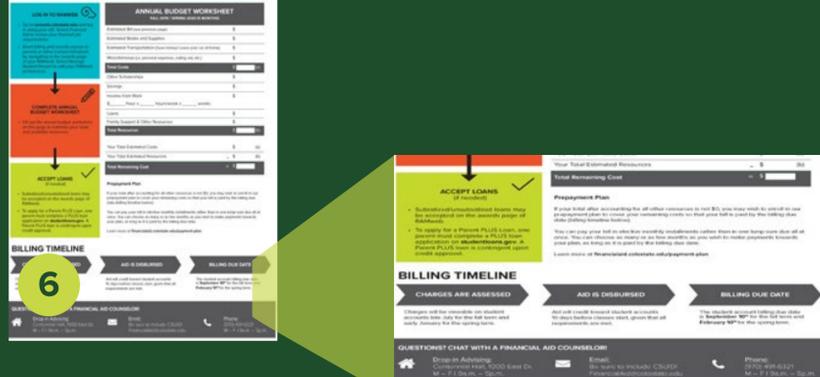
The back page of your award outlines what steps you should take to financially prepare for the upcoming school year.

First, fill out the **budget worksheet** provided on the page. It will give you a pinpointed estimate of all of your costs and how you plan to pay for college. You may want to consider using our prepayment plan to help cover costs.

Next, login to your Ramweb account. It's there that you'll accept your loans, keep working on your budget, and write down any questions you haven't resolved.

financialaid.colostate.edu/contact-us

6 BILLING TIMELINE



The last thing you'll see on your award is our billing timeline. Make a note of these dates on your calendar and make a plan if needed for budgeting.

financialaid.colostate.edu/payment-plan