Financial Aid

Financial aid for graduate students is in large part provided by individual departments based on the mission and goals of the unit. The Office of Financial Aid does not award scholarships, grants, fellowships, or GTA/GRA waivers for graduate students. The student should contact the academic unit in which s/he is enrolled or plans to enroll. The Office of Financial Aid offers Federal Work-Study, Federal Perkins loans, Federal Direct loans and provides information on additional financing options, including Federal Direct Graduate PLUS loans and alternative (private) loans.

DU graduate students are eligible for two types of aid:

- Federal and state aid (available to U.S. citizens and permanent residents), which includes the Colorado Graduate Grant, Federal TEACH Grant, Federal Work Study, Federal Perkins Loans, Federal Direct loans, Federal Graduate PLUS loans, and
- Merit-based aid, which includes the Graduate Studies Doctoral Fellowship, Graduate Studies Doctoral Fellowship for Inclusive Engagement, divisional/departmental scholarships and awards and graduate teaching assistantships (GTA)/graduate research assistantships (GRA) awards.
  - Withdrawal and Financial Aid
  - Federal Regulations Regarding Withdrawals
  - Earned Title IV Aid
  - Repayment of Unearned Aid
  - Student and Institutional Regulations Regarding Withdrawals
  - Financial Aid Application

To apply for federal aid and certain types of institutional need-based aid, a student must complete the Free Application for Federal Student Aid (https://fafsa.ed.gov) (FAFSA). Only U.S. citizens, permanent residents and eligible noncitizens can submit a FAFSA. International students are not eligible.

The FAFSA (https://fafsa.ed.gov) is available on January 1st each year and is submitted online. The University of Denver’s school code is 001371. Applicants and students are encouraged to meet the University of Denver’s priority deadline for FAFSA submission. The U.S. Department of Education Central Processing system receives and processes the FAFSA. Once the FAFSA is processed, the student receives an email that allows access to an electronic Student Aid Report (SAR). The SAR summarizes the FAFSA information and provides a dollar amount for the Expected Family Contribution (EFC). Students should review the SAR comments and make any necessary corrections. The University of Denver Office of Financial Aid will receive the SAR information electronically from the U.S. Department of Education. Students do not need to send the University of Denver a copy.

Each academic year approximately 30% of financial aid applications are selected by the U.S. Department of Education for review. This process of review is known as verification. If a student is selected for verification, a comment will appear on the SAR. In addition, the Office of Financial Aid will send an email to a new student’s FAFSA email address or a continuing student’s University of Denver account requesting verification documentation.

Federal Direct Loans

To qualify for Federal Direct Loans, graduate students must be enrolled at least half-time in an eligible degree or certificate program (four credit hours or more per quarter/semester). To receive loans, a student must also make Satisfactory Academic Progress (SAP) in the program of study, not be in default on an educational loan and submit all required financial aid forms. Federal Direct Loans are the most common type of aid for graduate students. Eligibility is determined by information provided on the FAFSA. The Office of Financial Aid offers awards.

For students needing additional funding, other financing options are available including payment plans, Federal Direct Graduate/Professional PLUS Loans and private education loans. For information on these options, please visit the Office of Financial Aid (http://www.du.edu/financialaid/graduate) website.

Federal Perkins Loans

The Federal Perkins loan is a federally guaranteed, fixed-rate, low-interest loan for graduate students enrolled at least half-time (four credits per term). Federal Perkins loans are awarded by the Office of Financial Aid on a first-come, first-served basis to students who meet the financial aid priority date. To qualify, a graduate student must typically have an EFC of $0. Not all students who meet the eligibility requirements will receive the award. Funds are limited and awarded until exhausted. The typical annual award amount is $4,000 for the traditional academic year (fall, winter and spring quarters or fall and spring semesters). Students awarded a Perkins loan can find additional information about entrance counseling and the Master Promissory Note (MPN) on the Bursar’s (http://www.du.edu/bursar) website.

Students on Continuous Enrollment are not eligible for Federal Perkins Loans.

Federal Work-Study/Student Employment Program

This work program, funded by the federal government, provides part-time employment at an hourly wage, which is determined by the demands of the job and the skill and experience of the student employee. The program encourages community service and work related to each student’s career goals.

To qualify for a graduate work-study award, students must be enrolled in an eligible degree program. Priority will be given to students enrolled full-time who meet the priority application deadline. Students enrolled half-time, in continuous enrollment, or are in a reduced rate academic program* will be
offered work-study in the amount of $1500, without the option to increase their award. Work-study will be prorated for students that: do not attend full year; switch his/her academic program to a reduced tuition program; or change his/her enrollment from full-time to half-time or continuous enrollment.

* For the 2015-16 aid year, quarter students that have a tuition rate less than $1199 per credit, semester students that have a tuition rate less than $1474 per credit. Examples include but are not limited to the Women’s College, University College, and Certificate and Licensure programs.

Students in dual undergraduate-graduate degree programs who have received the bachelor’s degree and are officially enrolled as graduate students may be eligible for graduate work-study. Students must meet the need-based fund requirements listed above and demonstrate a calculated need.

Recipients of the graduate work-study award must be enrolled half-time (at least four credit hours per term). Awards are made through the financial aid awarding process through the Office of Financial Aid on a first-come, first-served basis.

Work-study handbooks are available from the Office of Student Employment for students and supervisors and provide further details regarding work-study policies and procedures.

Background Checks
All employees, including work-study students, must fill out background check paperwork and be cleared by Human Resources as eligible to hire prior to officially being offered a position. Background checks must be run if the student has never been an employee at the University of Denver or if they have not worked at the University of Denver for more than 120 days. Overseas addresses may require additional time for processing in order for the background check to be completed.

Off-Campus Employment Website
Financial Aid maintains an off-campus job website for currently enrolled students who want jobs regardless of their financial need. This enables them to earn money to help pay education expenses. Part-time jobs are available off campus with local businesses, non-profit organizations, government agencies, University of Denver alumni and families in the Denver community. Students will earn at least the current federal minimum wage, but the amount may be higher depending on the type of work and the skills required. Additional information about part-time employment can be found on the Office of Student Employment (http://www.du.edu/studentemployment) website.

Merit-Based Funds
Merit-based awards are competitive and limited in number. Early application is always advisable. Application dates vary. Check with the college, school, or department for specific requirements and deadlines.

Graduate Studies Doctoral Fellowship
The purpose of the Graduate Studies Doctoral Fellowship (GSDF) is to assist in the recruitment of new highly qualified domestic or international students to doctoral programs at the University of Denver. Awards will be made to excellent nominees as soon as they are received and approved. A small portion of the total GSDF funds will be reserved for rolling admissions. This is a one-time award for new students and must be used in the first year of attendance.

For each student recommended, the department submits a nomination form and detailed supporting letter for each student they are recommending to the Office of Graduate Studies. Please refer to the nomination guidelines available at: www.du.edu/grad/faculty.

Graduate Studies Doctoral Fellowship for Inclusive Engagement
The purpose of the Graduate Studies Doctoral Fellowship for Inclusive Engagement (DFIE) is to assist in the recruitment and retention of highly qualified students to doctoral programs at the University of Denver for the purpose of furthering the University’s mission of inclusive excellence specifically in regard to attributes such as race, ethnicity, class, gender, age, culture, religion, sexual orientation, or (dis)ability. Awards will be made to excellent nominees as soon as they are received and approved. A small portion of the total DFIE funds will be reserved for rolling admissions.

For each student recommended, the department submits a detailed nomination form and a letter from the student explaining current engagement in activities that contribute to an inclusive environment that benefits all students. Please refer to the Inclusive Engagement Fellowship Policies and Procedures (http://www.du.edu/media/documents/graduates/inclusiveengagementfp.pdf) for additional information.

GSDF and DFIE Awards and Eligibility
The maximum award that can be requested per student is $4,500 per year and $1,500 per quarter, spread evenly across the quarters of attendance. The award can be combined with other types of aid including GTA or GRA appointments in order to create a financial aid package that will assist the highest qualified students. Both fellowships are merit-based.

- Only doctoral students are eligible for these awards. Doctoral students may be domestic or international.
- The awarding of the GSDF is based on merit. While graduate units may set their own specific guidelines regarding the definition of merit, each nominee must possess high GPAs for all previous work, have attained exceptional scores on graduate entrance exams (GRE, etc.), an acceptable TOEFL/IELTS score or equivalent if an international student and have a strong letter of support from the admitting unit. Only the very best applicants should be nominated.
• Students must be enrolled for at least eight quarter hour credits of coursework (i.e., not Continuous Enrollment) during each quarter in which they receive the GSDF. If the student drops below the minimum enrollment for the quarter, the award will be withdrawn for that quarter.
• The Associate Provost approves or denies the request and the department is notified of the decision.
• The department notifies the student of the status of the award. Students with approved awards must log in to PioneerWeb (https://PioneerWeb.du.edu) and go to Financial Aid Awards to accept the award.
• The GSDF award will then be dispersed through the Office of Financial Aid.

**Deans Scholarship Hours**

Contact the academic unit for information on availability and requirements.