

FINANCIAL AID

Graduate students at Western Colorado University may finance their education through a range of resources, including personal savings, loans, fellowships, and graduate assistantships. All admitted students are encouraged to apply for financial aid. Financial aid eligibility and award decisions are determined after a student has been accepted for enrollment and has submitted financial aid applications.

Graduate Fellowships

Fellowships are a form of financial support that do not require repayment. Western Colorado University's graduate programs offer a variety of fellowship opportunities for both incoming and continuing students. Availability and eligibility vary by program.

Federal Financial Aid

Applying for Federal Financial Aid

Western Colorado University utilizes the Free Application for Federal Student Aid (FAFSA) to determine eligibility for federal, state, and institutional financial aid, including loans and work-study opportunities. The form is available online at: studentaid.gov (<https://studentaid.gov/>). The FAFSA should be filed as soon it becomes available each year for the upcoming academic year (fall, spring, and summer semesters).

Eligibility Requirements

- Federal financial aid is available to students enrolled in an eligible degree program of study.
- To maintain eligibility, students must enroll each semester in at least 4.5 credit hours that apply toward degree requirements.
- To receive the maximum financial aid award, students must enroll full-time in courses that apply toward degree requirements each semester.
- Coursework completed as part of a graduate certificate that does not fulfill graduate degree requirements is not eligible and will be excluded from federal aid calculations.
- Enrollment in ineligible courses may result in a recalculation of aid. The Office of Financial Aid will notify students if their financial aid is adjusted for any reason, including loss of eligibility.
- Students are responsible for ensuring their enrollment aligns with degree requirements.

Private Student Loans

Private credit-based educational loans are offered by private lenders or state loan authorities to graduate students for the purpose of financing educational costs.

Visit the Office of Financial Services (<https://western.edu/admissions/financial-services/>) website for additional information