# REGIS

# NVESTING IN YOUR FUTURE UNDERGRADUATE STUDENT FINANCING

Furthering your education provides a host of benefits, from deepening your knowledge in a field of study you're passionate about to greatly expanding your opportunities for personal and professional growth. Earning your bachelor's degree sets you apart and expands your professional network. What kind of return on investment can you expect from completing your undergraduate degree?

## Benefits of an Undergraduate Degree



▲ A higher salary: Studies show that bachelor's degree holders make on average \$23,000 more per year than those with just a high school diploma.\*



 More career options: In today's highlyspecialized economy, employment options are shrinking for people with only a high school diploma.
A bachelor's degree will ensure you stay competitive.

 Deeper knowledge and skills: Develop expertise in a specific field and complement the skills and knowledge you already have while demonstrating your commitment to strengthening your competencies.



An expanded network: When you become a student at Regis, you are exposed to a network of faculty who are successful in their field and a group of peers as passionate as you. As a Regis graduate, you will join a network of nearly 80,000 alumni.



# REGIS UNIVERSITY

# **Student Payment Options**

Regis University offers different payment options so you can make payments in a way that best fits your lifestyle. Learn more about our payment options by visiting regis.edu/waystopay.

## **Scholarships**

Scholarships for undergraduate school are competitive. Check out <u>regis.edu/undergraduatetypesofaid</u> for more information on scholarships.

#### Loans

Student loans can come from the federal government or from private sources such as a bank or financial institution. Federal student loans usually offer borrowers lower interest rates and have more flexible repayment options than loans from banks or other private sources.

| Type of Aid   | Eligibility<br>Requirements   | Approximate<br>Amount  | Program Limit<br>& Repayment  |
|---|---|--|---|
| SUBSIDIZED LOAN<br>*Government pays interest<br>while in school | Need based, non-credit<br>based student loan from the<br>federal government. Must<br>be enrolled at least half-time<br>(6 semester credits) in<br>an undergraduate degree<br>program and not be in default  | \$3500-\$5500 annually,<br>based on completed<br>credits and academic<br>year status.  | \$23,000 lifetime<br>aggregate limit<br>10-25 year<br>repayment plans                                     |
|   |   | 2020-2021 interest rate: 2.75%   |   |
|   | on previous student loans.  | Repayment begins 6<br>months after graduation<br>or non-enrollment                     |   |
| FEDERAL DIRECT<br>UNSUBSIDIZED<br>LOAN                          | Non-need based, non-credit<br>based student loan from<br>the federal government.<br>Must be enrolled at least<br>half-time 6 semester credits)<br>in an undergraduate degree<br>program and not be in default<br>on previous student loans.   | \$7500-\$12500 annually,<br>based on completed<br>credits and academic<br>year status. | \$57,500 lifetime<br>aggregate limit,<br>including subsidized<br>loans                                    |
| *Government does not pay<br>interest while in school            |   | 2020-2021 interest rate: 2.75%   | 10-25 year<br>repayment plans   |
|   |   | Repayment begins 6<br>months after graduation<br>or non-enrollment                     |   |
| PLUS Loan<br>*Only for "dependent"<br>students.                 | Credit-based student loan<br>borrowed by the parent<br>of a dependent student.<br>Dependency is based on<br>age and/or marital, veteran,<br>or dependents' status<br>and can be determined by<br>visiting https://studentaid.<br>ed.gov/sa/fafsa/filling-out/<br>dependency#dependent-or-<br>independent- | Up to the cost of<br>attendance minus all<br>other aid                                 | There is no lifetime<br>aggregate limit.<br>Yearly amounts are<br>limited based on cost<br>of attendance. |
|   |   | 2020-2021 interest rate: 5.3%  |   |
|   |   | Repayment begins 6<br>months after graduation<br>or non-enrollment.                    |   |
| PRIVATE<br>Student Loans  | Credit-based loans for students<br>who cannot meet the full cost of<br>their program through federal<br>financial aid and their own<br>savings. For more information<br>go to regis.edu/studentloans.   | Amounts vary, up to the full cost of attendance minus other financial aid.             | Amounts and<br>repayment<br>plans vary  |
|   |   | Interest rates vary  |   |

**Eligibility Requirements:** to qualify for federal student aid (grants and loans), you must meet certain eligibility requirements. You must be a U.S. citizen or eligible non-citizen; and be enrolled or accepted for enrollment as a regular student in an eligible degree or certificate program. Learn more about the basic eligibility requirements for federal student aid at <u>StudentAid.gov/eligibility</u>, and <u>regis.edu/financialaid</u>.

## Grants

AID

FINANCIAL

FOR

**PPLY** 

**STARTED TODAY** 

GET

**The Federal Pell Grant** is provided for students who demonstrate an extreme financial need on their FAFSA (Free Application for Federal Student Aid). Students can receive up to \$6,195 annually.

**The College Opportunity Fund (COF) Stipend** is awarded to Pell Grant eligible students who are Colorado residents and graduated from a Colorado high school. The amount awarded for the 2019-2020 school year is \$47 per credit hour.

The Teacher Education Assistance for College and Higher Education (TEACH) Grant provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. To learn more about this program, visit <u>StudentAid.gov/teach</u>.

#### **Employer Discounts**

**Regis University offers preferred tuition rates** to students who are licensed teachers, paraprofessionals, or employed by an organization with which the University has an active partnership. Before the discounted rates can be applied, we must receive all required documentation—including the Preferred Tuition Form. Visit regis.edu/preferred-tuition.

Please note: not all degrees are eligible for preferred tuition.

# **Military & Veteran Benefits**

If you're on active duty, a veteran, or a member of a military family, review education benefits here: regis.edu/military-paying-for-school

#### Apply for your FSA ID: <u>fsaid.ed.gov</u>.

► Complete the FAFSA form at <u>fafsa.gov</u>. Enter school code 001363. Have copies of completed tax returns, W-2's and other asset information on hand.

For information about tuition due dates, balances, and payment options that fit your needs, contact:

303.458.4126 OR 800.568.8932

We're committed to making paying for school as affordable as possible. An admissions counselor can walk you through the options available to you.

800.944.7667 ruadmissions@regis.edu