Financial Aid Checklist

Get a head start on paying for school, and start your financial journey at CMU on the right foot! Follow these common steps. This financial journey checklist is one tool you can use to be sure you are educated, empowered, and ready to begin your financial journey.

- **Determine your estimated cost of attendance:**
  [http://www.coloradomesa.edu/student-accounts/expenses.html](http://www.coloradomesa.edu/student-accounts/expenses.html). Determining your estimated cost will help you understand how much aid you may need to pay for school.

- **Create a FSA ID:** [https://fsaid.ed.gov/npas/index.htm](https://fsaid.ed.gov/npas/index.htm). The FSA ID is a secure way to confirm your identity when accessing your financial aid information. Both the student and parent will need an FSA ID if the student is a dependent. Be sure to keep your FSA ID username and password in a safe place, it will be yours for the rest of your educational journey.

- **Complete the FAFSA (Free Application for Federal Student Aid):**
  [https://studentaid.gov/h/apply-for-aid/fafsa](https://studentaid.gov/h/apply-for-aid/fafsa). The FAFSA is the federal government’s application to determine financial aid eligibility for most types of financial aid. Allow 3-5 days for CMU to receive your FAFSA.

- **View your Financial Aid Requirements.** Visit the Financial Aid Requirements Page:
  Any outstanding requirements will show under your Tasks in MAVzone. Click on the “Financial Aid” tab to see financial aid requirements. Clicking the “info” button will take you to the website where you can complete the financial aid requirement.

- **View your financial aid offer and accept/decline your awards.** You can view your financial aid offer on the Financial Aid Requirements Page:

  - **If you are accepting student loans for the first time:**
    - Complete entrance [loan counseling](https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance) online at
      [https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance](https://studentaid.gov/app/counselingInstructions.action?counselingType=entrance)
    - Complete [master promissory note](https://studentaid.gov/app/launchMpn.action) online at
      [https://studentaid.gov/app/launchMpn.action](https://studentaid.gov/app/launchMpn.action)
  
  - **If you are accepting the parent loan:** your parent will need to complete the online Parent PLUS Loan Application at
If your parent has been approved for parent PLUS loan and wants to receive these funds, they must complete the parent PLUS Master Promissory Note at https://studentaid.gov/app/launchMpn.action?mpnType=parentPlusMpn

☐ **Explore e-PAY.** CMU's online billing and account portal:
https://secure.touchnet.com/C21035_tsa/web/caslogin.jsp

Through your ePAY portal, you can:
- View your account balance 24/7
- View your online billing statement
- Signup for Direct Deposit/Electronic Refunds
- Add an Authorized User
- Signup for Semester Payment Plans

☐ **Be sure to budget each semester.** Budgeting is a great tool to ensure you have enough scholarships, grants, financial aid, and out-of-pocket funds to cover your educational expenses. Use the Financial Aid Net Price Calculator here:
http://www.coloradomesa.edu/financial-