

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>. Determining your estimated cost will help you to understand how much aid you may need to pay for school.
- Create a FSA ID:** <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://fafsa.ed.gov/>. 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:
https://ssomanager.coloradomesa.edu/ssomanager/saml/login?relayState=/c/auth/SSB?pkg=bwrkelig.P_DisplayTabs
Any outstanding requirements will show as red flags. Click on the red flag to learn more about the requirement and what steps you need to complete to satisfy the requirement.
- View your financial aid offer and accept/decline your awards.** You can view your financial aid offer on the Financial Aid Requirements Page:
https://ssomanager.coloradomesa.edu/ssomanager/saml/login?relayState=/c/auth/SSB?pkg=bwrkelig.P_DisplayTabs
 - **If you are accepting student loans for the first time:**
 - Complete entrance [loan counseling](#) online on studentloans.gov.
 - Complete [master promissory note](#) online on studentloans.gov.
 - **If you are accepting the parent loan:** your parent will need to complete the online Parent PLUS Loan Application at studentloans.gov. Be sure your parent uses their FSA ID.
- 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-aid/financial-aid-calculator.html): <http://www.coloradomesa.edu/financial-aid/financial-aid-calculator.html>.