

# FINANCIAL AID STEPS

Visit our Financial Aid Check-up TODAY to receive help with these steps or contact IRIS after Orientation.

## STEP 1: FSA ID

Creating a FSA ID (username and password) is the first step to receiving Financial Aid at CMU. Students and parents of a dependent student will use an FSA ID to confirm their identity when accessing federal financial aid information. Please keep your FSA ID in a secure but convenient place, as you will use it multiple times a year while you are in school.  
[FSAID.ed.gov](https://fsaid.ed.gov)

## STEP 2: FAFSA (FREE APPLICATION FOR FEDERAL STUDENT AID)

The FAFSA is the federal government's application used to determine your financial aid eligibility. A FAFSA must be completed annually to receive financial aid for that academic year. On October 1, 2019 a new application is available to apply for financial aid for the 2020/2021 school year.

[FAFSA.ed.gov](https://fafsa.ed.gov)

## STEP 3: FINANCIAL AID REQUIREMENTS

In your MAVzone under "My tasks" you may see financial aid tasks. This indicates that you have additional requirements to be completed before you can receive your financial aid. You can click on the task to learn more about the requirement and steps to complete the requirement.

## STEP 4: FINANCIAL AID AWARD

1. Go to [coloradomesa.edu](http://coloradomesa.edu)
2. Click to log in
3. Click on "My Account" and then the "Student" bar
4. Click on "Financial Aid Offer"
5. Select July 01, 2019 to June 30, 2020 and click submit
6. Click the "Terms and Conditions" tab, read through the page and click accept at the end of the page.
7. Click the "Accept Award Offer" tab
8. To accept or decline each offer, click on the drop down menu to select your decision and click "Submit Decision"

## STEP 5: FEDERAL STUDENT LOANS

First time borrowers accepting federal student loans need to go to [studentloans.gov](http://studentloans.gov) to complete:

- A) Student loan agreement
  - Click the "Undergraduate Students" tab
  - Click "Complete Loan Agreement" for a Subsidized/Unsubsidized Loan (MPN)
- B) Student Entrance Counseling
  - Click the "Undergraduate Students" tab
  - Click "Complete Entrance Counseling"

## STEP 6: PARENT PLUS LOAN

Parents can choose to assist paying their students CMU balance with a PLUS loan. This is a loan in the parents name and the parent is responsible for repayment.

Online application opens June 1, 2019.

1. Go to [studentloans.gov](http://studentloans.gov)
  2. Click the "Parent Borrowers" tab
  3. Click "Apply for a PLUS loan"
  4. Log in with the parent borrower's FSA ID - follow the steps in the application
- Remember to:
- a) Select "Complete PLUS Request for Parent"
  - b) Enter your student's information
  - c) Enter your social security number and date of birth

# Colorado Mesa ePay

## ePay allows you to:

- View your account activity
- Make payments
- Set up payment plans
- Add a refund account
- Add an Authorized User

- Go to ePay (through the CMU mobile app or MAVzone)
- Click "Authorized User"
- Click "Add Authorized User"
- Enter information, continue, and save

## Become an Authorized User in ePay

An **Authorized User** gives access to make payments and review billing information

## Review your ePay Account

You will receive two confirmations from IRIS. One containing a username and direct link to the ePay portal and another with a temporary password.

- Click the link and enter the username and password
- Next, you will be asked for your full name and new password
- Click the home button to view bills, receive billing statements, make payments, and set-up payment plans

# Payment Plans

Colorado Mesa University offers two convenient ways for you to make monthly or semimonthly, automatic payments **without interest or late fees**. Have your balance paid in installments automatically deducted from your checking account for FREE, or credit card for a convenience fee of 2.85%.

Payment dates vary depending on the plan you choose.

- Go to ePay
- Click "Payment Plans"
- Select Term "EX. Fall 2019" and click "Select"
- Review the Installments and Dates then Click "Continue"
- Select Payment Method and Enter Information

## Setting up your payment plan



## Electronic Refunds in ePay



- Go to ePay
- Click "Electronic Refunds"
- Set up account to receive your financial aid refunds