

Financial Planning at the University of Denver

Your guide to understanding your
2026-2027 Financial Aid Offer



Aid Offer Details

Congratulations on your admission to the University of Denver! Please use this guide as a reference when reading through the financial aid offer you received from DU.

Review the sample letter below and the descriptions on the opposite page to learn what each section of your offer means. The sample offer includes aid types considered for applicants who have demonstrated “need” according to submitted FAFSA and CSS Profile applications. (Note: Your offer will likely look different; it may not include all of the aid types listed or may include other aid not shown.)



2026-2027 Financial Aid Offer

John Denver, 871234567
December 10, 2025

1

Dear John,

We are pleased to extend the following financial assistance for the 2026-2027 academic year. The costs and financial aid in this offer assume you will live on campus and be enrolled in 12-18 credits per term. If this is not correct, please contact our office.

2

Estimated Costs for the 2026-2027 Academic Year: Your estimated total cost of attendance is \$88,344.

3 **Direct Costs (estimated charges billed by DU):**

Tuition	\$63,720
Fees	1,584
Housing	11,283
Food	7,532
Total Direct Costs:	\$84,119

4 **Estimated Indirect Costs (not billed by DU):**

Books	\$1,000
Personal Expenses	1,782
Transportation Expenses	1,390
Average Loan Fees	53
Total Indirect Costs:	\$4,225

5

Financial Aid Offered for the 2026-2027 Academic Year:

	Fall 2026	Winter 2027	Spring 2027	Summer 2027	Total
Grant, Scholarship and Waiver Eligibility:					
University Scholarship	\$11,334	\$11,333	\$11,333		\$34,000
Residence Hall Grant	1,000	1,000	1,000		3,000
DU Educational Grant	10,667	10,667	10,666		32,000
Federal Pell Grant	600	600	600		1,800
Total Grants, Scholarships and Waivers:	\$23,601	\$23,600	\$23,599		\$70,800
Student Loan Eligibility:					
Direct Subsidized Loan	\$1,167	\$1,167	\$1,166		\$3,500
Direct Unsubsidized Loan	667	667	666		2,000
Total All Aid:	\$25,435	\$25,434	\$25,431		\$76,300

7

Estimated Net Price (total cost of attendance minus financial aid) for the 2026-2027 Academic Year:

Estimated Net Price Without Loans (\$88,344 minus \$70,800):	\$17,544
Estimated Net Price With Loans (\$88,344 minus \$76,300):	\$12,044

Please note that the Net Price calculation includes indirect costs that are not billed by DU. Find estimated billing worksheets and options to help manage your out-of-pocket costs on our website at www.du.edu/financialaid.

8

Work-Study: \$2,500

You have also been offered work-study, which is a type of need-based aid that allows you to earn money through part-time employment. This amount is the maximum you can earn for the 2026-2027 academic year. Work-study earnings are paid directly to you every two weeks for hours worked (not applied to your tuition bill). Learn more at www.du.edu/studentemployment.

Questions? We have much more information to help you understand this financial aid offer online at www.du.edu/financialaid. We are committed to helping you fund your DU education; please contact us with further questions.

Sincerely,

Nathan Bauer, Associate Vice Chancellor for Enrollment and Director of Financial Aid

1 How Your Aid Offer Is Determined

Your financial aid eligibility is based on a combination of factors, including your academic profile, household size, and the income and asset information listed on your financial aid application. This section of your aid offer shows your housing plans (on campus, off campus, or with parent). Since this can affect your aid eligibility, be sure to contact us if it's not correct.

2 Estimated Cost for the 2026-2027 Academic Year

The amount listed represents the estimated cost to attend DU for the upcoming academic year. This amount is based on full-time enrollment (12-18 credit hours) which will be evaluated after the first week of each term. Students enrolled in fewer than 12 credit hours can expect adjustments to both direct cost amounts and indirect cost allowances to reflect actual enrollment.

3 Direct Costs

This section shows an estimate of the 2026-27 aid year costs that will appear on your University bill. Amounts represent fall, winter, and spring term charges.

- **Tuition:** Cost if enrolled in 12-18 credits during the fall, winter, and spring quarter (which is considered full time).
- **Fees:** This number includes the technology fee, health fee, and the student activity fee (which covers the cost of a Denver-area bus and rail pass).
- **Housing:** The average cost of on-campus housing.
- **Food:** This is the cost of the 175 Block Meal Plan, which offers approximately 17 meals per week on campus. Visit du.edu/housing for more information on meal plan options.

4 Indirect Costs

These are estimated costs associated with attending DU (such as books and personal expenses) for the academic year, but they will not appear on your University bill.

5 Grant, Scholarship, and Waiver Eligibility

This section lists aid you're eligible to receive at DU, which you do not have to repay. The grants and scholarships included in this section can be merit-based (determined by your academic profile) and/or need-based (determined by your financial aid application). Full-time enrollment is required to be eligible for merit-based aid and most other types of aid listed in this section.

6 Student Loan Eligibility

This section lists the federal student loan(s) you are eligible to borrow during the 2026-27 academic year. These funds must be repaid after you graduate if you choose to accept them. Whether your student loan amount(s) specify subsidized and/or unsubsidized eligibility is determined by the Department of Education using information provided on the 2026-27 FAFSA. First-year students are eligible for a maximum loan amount of \$5,500, of which no more than \$3,500 can be subsidized.

- **Subsidized loans** are offered to students who demonstrate financial need (as determined by the FAFSA). The federal government pays the interest on this loan while you're taking classes, which means if you are enrolled in at least six credit hours, they're interest-free.
- **Unsubsidized loans** are available to all students, regardless of financial need. Interest begins accruing on these loans immediately after they're disbursed (sent to DU).

Find more information about Federal Direct loans on page 6 of this booklet.

7 Estimated Net Price

This section estimates your net price (total cost of attendance minus financial aid) for the 2026-27 academic year. This price includes indirect cost; therefore, it is not an estimate of the bill you'll receive.

- **Estimated Direct Costs Without Loans:** This is an estimate of your net price after your grants and scholarships have been applied.
- **Estimated Direct Costs With Loans:** After your grants and scholarships have been applied, if you choose to also borrow the full amount of your offered student loans, this is your estimated net price.

Find more information about estimating your costs on page 4 of this booklet.

8 Federal Work-Study

Some students will see work-study listed on their financial aid offer. Federal Work-Study is a program that provides part-time employment opportunities on campus (or with an approved off-campus employer). You can earn up to the amount listed on your aid offer over the course of the 2026-27 academic year. Earnings are not applied directly to your tuition bill; instead, you will receive a paycheck every two weeks for hours worked to use for personal expenses, books, etc.

Terms & Conditions

Below are the most common types of financial aid offered to University of Denver students. Your financial aid offer from DU may not include all of the aid described below or may include aid not described here. All financial aid types require students to remain in good academic standing throughout their time at DU.

Type of Aid	Will I have it for 4 years?	Must I reapply for financial aid every year to receive it?	Will the amount be the same every year?	Are there other requirements to receive it?
Merit Scholarship	Yes.	No.	Yes.	Full-time enrollment and maintain good academic standing.
Residence Hall Grant	No, only the years you live on campus.	No.	Yes (for the years you live on campus).	Full-time enrollment and live on campus (grant pays toward tuition).
DU Educational Grant and Elevate Grant	Yes, as long as the data on your financial aid application is similar each year.	Yes. Both the FAFSA and CSS Profile are required.	The amount you receive may vary depending on the data provided on your aid application.	Full-time enrollment.
Federal Pell Grant	Yes, as long as the data on your financial aid application is similar each year.	Yes. The FAFSA is required.	The amount you receive may vary depending on the data provided on your FAFSA and funding from the federal government.	Amount will be prorated if you are enrolled less than full time.
Pathways Scholarship	Yes, as long as the data on your financial aid application is similar each year.	Yes. Both the FAFSA and CSS Profile are required.	Yes, as long as the data on your financial aid application is similar each year.	Full-time enrollment.
Work-Study	Yes, as long as the data on your financial aid application is similar each year.	Yes. The FAFSA is required.	The amount increases in your 2nd, 3rd, and 4th years.	Minimum half-time enrollment (6 credits).
Federal Direct Student Loans	Yes.	Yes. The FAFSA is required.	Amount offered will increase in future years (see page 6).	Minimum half-time enrollment (6 credits).



You can view the terms and conditions of all aid offered to you through My4D, the DU student portal, at my4D.du.edu.

As you compare financial aid offers from each school, keep these things in mind ...

Focus on out-of-pocket cost, not total aid or sticker price.

A school with a higher sticker price may prove to be an affordable option once all grants and scholarships are applied. When considering your options, it's important to evaluate your aid offers based on your out-of-pocket costs.

Look carefully at the types of aid offered.

Some colleges include a Federal Direct Parent PLUS Loan in their financial aid offer, which can make the out-of-pocket cost appear very low—or even \$0. While creditworthy parents may qualify for this loan, it is not guaranteed and should not be considered when determining your actual cost to attend.

Plan for all four years.

As you compare aid offers, be sure to plan for all four years of your education. Your out-of-pocket cost for the 2026-27 school year will likely be similar over the next three years as well. DU's average annual tuition increase was 3.63% over the last four years.

Does DU match financial aid offers from other schools?

Your offer from DU includes the maximum amount of financial aid we're able to provide. We do not negotiate aid offers.

My financial aid application does not fully capture my family's financial situation. Is there anything I can do?

If you and/or your family have experienced an unexpected change to your financial situation since you filed your 2024 tax return, and that information is not reflected on your FAFSA and/or CSS Profile application, you may submit a special circumstances form (also known as an "appeal"). Examples that may constitute a special circumstance include loss or reduction of employment or wages, bankruptcy, foreclosure, or loss of child support.

Learn more at du.edu/financialaid/appeal.



Will I receive the same amount of financial aid every year I'm at DU?

DU will make every effort to provide you with a comparable financial aid offer each year provided the information on future financial aid applications remains similar to your 2026-27 application. We highly encourage that you apply for aid on time each year. If there are no significant changes in available federal and state funding, your merit scholarship will remain the same each year.

I need more financial aid to attend the University of Denver. What are my options?

Our office is here to support you in every way possible, but only you and your family can determine whether enrolling is financially feasible. We encourage you to explore scholarship search services and apply for as many private scholarships as possible. Credit-based loan programs and payment plans are also available to help manage costs. Learn more about these options on page 6.

Out-of-Pocket Cost Sample Worksheet

Use this short worksheet to estimate what your University of Denver bill might look like for the 2026–2027 academic year (excluding the summer term) after your financial aid is applied. (Note: You may not have been offered every type of aid listed below.)

Line Item on Bill	Amount
Tuition	\$63,720
Fees	\$1,584
Housing	\$11,283
Meal Plan	\$7,532
Total Bill	\$84,119

Financial Aid	Amount
Merit Scholarship	\$
Residence Hall Grant	\$
DU Educational Grant	\$
Elevate Grant	\$
Federal Pell Grant	\$
Federal Direct Student Loans	\$
DU, Federal & State Grants	\$
Total Financial Aid	\$

Total Bill	
– Total Financial Aid	\$
= Estimated Cost	

First-Year & Transfer Housing Options

The cost shown here is for a double room in Johnson-McFarlane Hall, Centennial Halls, or Dimond Family Residential Village.

Meal Plan Options

The cost shown here is for the 175 Block Meal Plan, which offers approximately 17 meals per week on campus. Other plans are available.

Student Loans

Most first-year students are offered \$5,500 in federal student loan funding as a part of their financial aid offer. Keep in mind that any student loans you borrow must be repaid after you graduate. You can choose to accept the full loan amount offered, borrow a smaller portion, or decline the loan entirely.

Indirect Costs

There are additional costs of attending college that won't appear on your University bill, such as books, supplies, and other personal expenses. These are considered indirect costs and will be included in your financial aid offer—be sure to factor them into your college financing plan.

Please note: Student health insurance is required for international students and the annual cost was \$3,980 in 2025-2026.

Options to Pay Your Out-of-Pocket Cost

You can offset the difference between your expenses and your financial aid with any combination of these options.

Scholarships

DU offers application-based scholarships for the broader student community. Please review the scholarship opportunities and deadlines at the following websites:

Leadership Scholars Program

academicaffairs.du.edu/cwc

Native American and Indigenous Scholarship

du.edu/grants-scholarships

DU Puksta Scholars Program

du.edu/puksta-scholars

Many other organizations offer college scholarships, and there are several websites that can help you find opportunities for which you are eligible. Deadlines vary, but most applications are due between November and July. Apply for as many as possible to maximize your chances! Get started with your search at du.edu/financialaid/privatescholarships.

Student Employment

Consider earning money through a part-time job. If you have work-study listed on your financial aid offer, you can use those funds to help pay for things like books and personal expenses. Weren't offered work-study? Our Student Employment Office can help you find other part-time jobs on or off campus. Learn more at du.edu/studentemployment.

Payment Plans

The University of Denver offers no-interest tuition payment plans. For a \$50 enrollment fee, your quarterly amount due will be split into two or three payments. More information is available through the Office of Student Billing website at du.edu/student-billing/payment-plans.

Credit-Based Loans

Many students and families who are seeking additional financing will consider a credit-based loan. There are two supplemental loan options: the Federal Direct Parent PLUS loan (for parents of dependent students) and a private education loan through a bank or credit union. Find additional information about these options on the next few pages.

Are You a Colorado Resident?

If you graduated from a Colorado high school and are eligible for the Federal Pell Grant, you may also be eligible for the College Opportunity Fund (COF). For the 2025-2026 academic year, this fund provides a stipend of \$38.67 per credit hour that pays directly to your tuition bill (the amount for 2026-2027 will be announced over the summer). Learn more about eligibility requirements and the steps to apply at du.edu/financialaid/cof.



Find additional resources to help you calculate cost—including an estimated billing worksheet and a financial aid offer comparison worksheet—on the Financial Aid website at du.edu/aid-offer.

Federal Direct Student Loan Basics

All students who apply for financial aid at DU will see at least one federal student loan in their aid offer. If you need a loan to help cover the cost of college, consider federal student loans first. All student loans are borrowed funds that you must repay after you graduate, but federal student loans usually have lower interest rates and more flexible repayment options than a private loan from a bank or credit union.

I have a subsidized and unsubsidized loan on my aid offer. What's the difference?

Subsidized loans are offered to students who demonstrate financial need (as determined by the FAFSA). The U.S. Department of Education pays the interest on these loans while you are enrolled, which means that if you're enrolled at least half time (6 credits), they're interest-free. Unsubsidized loans are available to all students, regardless of financial need. Interest begins accruing on these loans immediately after they're sent to DU to pay toward your bill.

Interest Rate: 6.39%

The interest rate is determined annually by Congress and is fixed throughout the life of the loan. This is the rate for loans borrowed during the 2025-26 academic year (the rate for next year will be announced in May).

Loan Fee: 1.057%

The federal government charges a fee to help offset the cost of processing these loans. This fee is assessed when loan funds are sent to DU. So, the amount that pays toward your bill will be slightly smaller than the amount you borrow.

When will I begin repayment, and how much time do I have to repay my loans?

Loan payments are not required while you're enrolled at DU. Once you graduate, you'll have a six-month grace period before you must start repayment. You'll have between 10-25 years to repay your loan, depending on your total loan debt and the repayment plan you choose. Plans that base your monthly payment on your income are available for federal student loan borrowers.



Estimate your future monthly payments with the Federal Loan Simulator at studentaid.gov/loan-simulator.

How much can I borrow?

The amount you can borrow depends on your dependency status and year in school. There is also a limit to how much of your total loan eligibility can be in the form of a subsidized loan.

	Year In School	Maximum Annual Total	Maximum Subsidized
Dependent Students	1st Year	\$5,500	\$3,500
	2nd Year	\$6,500	\$4,500
	3rd/4th Yr.	\$7,500	\$5,500
Independent Students	1st Year	\$9,500	\$3,500
	1st Year	\$10,500	\$4,500
	3rd/4th Yr.	\$12,500	\$5,500

Dependency Status

You are considered an independent student if you are one of the following. If none of these apply, you are considered a dependent student.

- at least 24 years old
- married
- a parent
- a graduate student
- a veteran
- a member of the armed forces
- an orphan, ward of the court, or unhoused

6 Strategies for Smart Loan Borrowing

1) Budget before you borrow.

Calculate what your out-of-pocket cost will be for your first year after your grants and scholarships are applied. Multiply that number by 4 so you have an idea of how much you may need to graduate. Find resources to help you calculate this cost at du.edu/financialaid/aidoffer.

2) Exhaust all other financial aid options.

Apply for outside scholarships and consider part-time employment to help pay for personal expenses before borrowing any loans. Find a list of scholarship search sites at du.edu/finaid/privatescholarships.

3) Don't borrow more than you can afford to pay back.

Aim to borrow less for your entire education than the expected starting salary for your field of study. Find the average annual salary for a wide variety of careers using the Federal Student Aid Career Search at studentaid.gov/resources/prepare-for-college/students/career-search.

4) Borrow federal loans first.

Consider private education loans from a bank or credit union only after you've exhausted your federal loan options. Federal student loans have historically had lower interest rates and more repayment plans than private loans, including forgiveness options for students who work in public service.

5) Minimize debt.

Borrow only what you need (not what you can). Don't treat loan limits as targets—you can choose to borrow less than the amounts included in your financial aid offer. Remember: Every dollar you borrow will have to be repaid after you graduate—with interest!

6) Live like a student while you're in school, so you don't have to live like a student after you graduate.

Buy used textbooks. Limit eating out. Take public transportation. Make a budget—and stick to it.

32%

Of full-time, first-year undergraduate students borrow federal student loans.

\$19,500

Median total federal loan debt at graduation of students who borrowed

\$232/mo

Typical monthly loan payment for borrowers if repaid over 10 years

\$71,155

Median annual salary of former students who received federal financial aid

Federal Direct Parent Plus Loans

Federal Direct Parent PLUS loans—commonly referred to as PLUS loans or Parent PLUS loans—are fixed-interest, federally guaranteed loans available to credit-worthy parents of dependent students.

Many parents opt to borrow a Parent PLUS loan to help cover the out-of-pocket cost of their student's education. This loan is not automatically included in financial aid offers at DU (although you may see it on aid offers from other schools).

Who is eligible to borrow a PLUS loan?

The borrower must be the biological or adoptive parent (or, in some cases, the stepparent) of a dependent undergraduate student and must pass a credit check with the U.S. Department of Education.

What does the Department of Education look at during a credit check?

They're looking to see if the borrower has adverse credit history. However, debt-to-income ratio, credit score, employment status, and lack of credit are not considered during this credit check. A borrower is considered to have adverse credit if:

- They have one or more debts with a total combined outstanding balance greater than \$2,085 that are 90 days or more delinquent as of the date of the credit check, or that have been placed in collection or charged off during the two years preceding the date of the credit check; or
- During the five years preceding the date of the credit report, they have been subject to a default determination, discharge of debt in bankruptcy, foreclosure, repossession, tax lien, wage garnishment, or write-off of a federal student aid debt.

Interest Rate: 8.94%

The interest rate is determined annually by Congress and is fixed throughout the life of the loan. This is the rate for loans borrowed during the 2025-2026 academic year (the rate for next year will be announced in May).

Loan Fee: 4.228%

The federal government charges a fee to help offset the cost of processing these loans. This fee is assessed when loan funds are sent to DU. So, the amount that pays toward the bill will be slightly smaller than the amount you borrow.

How much can a parent borrow?

Beginning with 2026-27 academic year, Parent PLUS Loan borrowing by all parents on behalf of each dependent student is limited to \$20,000 per year and a total maximum aggregate of \$65,000 per dependent student.

How do you apply for a PLUS loan?

Parents must apply and complete a Master Promissory Note online at [StudentAid.gov](https://studentaid.gov). The application cycle for the 2026-27 academic year will begin in late spring of 2026.

What are the options if the borrower is denied?

Parent PLUS applicants who are denied because of adverse credit have the option to reapply with a credit-worthy cosigner. Alternatively, you may contact our office to inquire about additional Direct Unsubsidized Loan eligibility, not to exceed \$4,000, that your student may be eligible to receive.

Want more information? Visit the Federal Student Aid website at studentaid.gov/understand-aid/types/loans/plus/parent.



Want more information? Visit the Federal Student Aid website at studentaid.gov/understand-aid/types/loans/plus/parent.

Additional Resources

You can find a lot of additional information about financial aid and the University of Denver on our website and through the resources listed below, but please feel free to contact us at 303-871-4020 or finaid@du.edu if you have any questions. We're here to help!

Financial Aid & Loan Resources

Understanding Your DU Financial Aid Offer

du.edu/financialaid/aidoffer

DU's Historical Private Loan Lender List

du.edu/financialaid/privateloans

Federal Student Aid Website

studentaid.gov

Federal Loan Repayment Plans

studentaid.gov/manage-loans/repayment/plans

Federal Loan Repayment Simulator

studentaid.gov/loan-simulator

Private vs. Federal Loans

studentaid.gov/understand-aid/types/loans/federal-vs-private

Learn More

Academic Calendar

du.edu/registrar/calendars-deadlines

DU Payment Options

du.edu/student-billing/make-payment

Health and Counseling

studentaffairs.du.edu/health-counseling-center

Housing & Residential Education

studentaffairs.du.edu/housing

Next Steps for Admitted Students

du.edu/next-steps

Next Steps for Deposited Students

du.edu/deposits



We're here to help!

Undergraduate Admission

303-871-2036
admission@du.edu
du.edu/admit

Financial Aid

303-871-4020
finaid@du.edu
du.edu/aid

Office of Student Billing (Bursar)

303-871-4944
studentbilling@du.edu
du.edu/student-billing

Housing & Residential Education

303-871-2246
hre@du.edu
du.edu/campus-housing

New Student & Family Programs

303-871-6080
families@du.edu
orientation@du.edu
du.edu/new-student-family

Health & Counseling Center & Student Health Insurance

303-871-2205
hccinfo@du.edu
du.edu/health-counseling

Financial Aid

University Hall
University of Denver
2197 S. University Blvd.
Denver, CO 80208-9403

