College Opportunity Fund FAQ

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Important Information for You Regarding the College Opportunity Fund
An act of the Colorado State Legislature in May 2004 established a new way for the State to provide state tax dollar support for higher education at the undergraduate level. The state is no longer appropriating monies to institutions for undergraduate education, but is providing direct funding to undergraduate students through the “College Opportunity Fund,” or “COF.” This program is also known as “vouchers” or “stipends.” COF is not a loan, nor is it financial aid. It is available to all students and does not have to be repaid. Starting in Fall 2005, provided that an undergraduate in-state student applies for and authorizes the use of the voucher, COF vouchers will be applied to the student’s university bill.

Here are answers to some questions students and parents have been asking about COF:

Who is Eligible for COF?

COF is available to all students and does not have to be repaid.
Who is eligible?

- In-state undergraduate students will be eligible for vouchers.
- Degree-seeking, non-degree, and teacher enhancement/continuing education students classified as undergraduates will be eligible. Your age, your income, and your financial aid eligibility are irrelevant – students of all ages, all incomes, and all aid statuses will be eligible.

Who is not eligible?

- Undergraduate non-residents are not eligible for vouchers.
- Graduate students are not eligible for vouchers. Graduate education (including graduate students taking undergraduate classes) is funded in a different way by the State, under a “fee for service” contract. Under this mechanism, the fee for service dollars come directly to the institution. Graduate students do not apply for COF, nor will they see any COF related
information on registration information or on bills.

- Non-degree students classified at a graduate level (already having achieved a bachelor’s degree) are not eligible for COF. If you are uncertain about how you might be classified, contact your campus Registrar’s Office.

- Beginning in July 2006, high school students enrolled in post-secondary options programs are COF eligible, in accordance with SB05-132. Beginning July 2006, University hours completed as a high school student, and that you authorize(d) for COF will be included the lifetime hours used, and will count toward the 145 credit hour limit. Before authorizing courses for COF, please meet with an advisor regarding the applicability of those courses to your eventual bachelor’s degree program.
Do I need to apply for the voucher program?
Yes. You will be required to apply for the College Opportunity Fund voucher program through the College Assist website. This application needs to be completed only once in your lifetime. The link to the College Assist application is cof.college-assist.org. The College Assist application needs to be completed before Mines can get information on your COF eligible hours, and before Mines can credit your tuition with a voucher.

What happens if I don’t apply for the voucher program?
If you do not apply for the voucher program and authorize the funds, you will be responsible for paying the full tuition, including the portion that would have been covered by the College Opportunity Fund. For example, if your total tuition is $2000, and if you apply for the voucher and authorize its use, if COF would cover $680 on your behalf, you would pay $1320. However, if you don’t apply for the voucher and authorize the funds, you will be responsible for paying the full $2000. (These amounts are for illustration only.)

Where do I go to apply for the College Opportunity Fund?
The link to the College Assist application is cof.college-assist.org.
The application can be completed very quickly and requires only three pieces of data – name, social security number, and date of birth. You need to apply only once in your lifetime.

What if I don’t have a social security number? May I still apply for COF?

- If you are legally able to get a social security number, you must use your social security number for COF.
- If you are legally unable to obtain a social security number, you must use the College Assist paper application option available at cof.college-assist.org to apply for COF. The paper application process allows you to use an Alien Registration number in place of SSN for COF purposes. Follow all directions on the paper application.
- If you have neither an Alien Registration number nor a social security number, follow the paper application process. The Colorado Commission on Higher Education (CCHE) will assign you a COF unique identifier that will be used for all COF related activities during your lifetime. You are responsible for providing this COF unique identifier to your campus Registrar’s Office in person, so it can be verified against the College Assist COF database and stored in Mines records. Students in this situation include some international students in the U.S. under a visa status without work authorization who qualify for Colorado resident tuition.
- If you initially have a COF assigned ID number but later receive a social security number, your COF records will be transferred to the social security number as the primary identifier on the College Assist database and on CU’s Student Information System.

Do I have to qualify for financial aid in order to apply to COF and get a COF voucher?
No. COF is totally separate from financial aid. You do not have to complete a financial aid application to qualify for COF (FAFSA or any other state or institutional financial aid
application).
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What courses are not COF eligible?
NOTE: Courses that are not COF-eligible will not count toward the 145-lifetime credit limits. No COF funding will be reflected on tuition and fee bills for non-COF eligible courses. As specified in Senate Bill 04-189 and Senate Bill 05-132, the following courses are not eligible for COF funding. Some of these courses may be funded a different way by the state.

- Basic skills (until July 2006).
- Courses completed as part of the Post-Secondary Enrollment Options Act (until July 2006).
- High school Fast-Track courses (until July 2006).
- International Baccalaureate classes.
- Advanced Placement classes.
- Courses not needed for the bachelor’s degree, but planned for future transfer into a graduate program.

What if I’m an undergraduate taking graduate courses?
As of 12-14-04, CCHE has determined that undergraduate students taking graduate courses may count those courses toward COF hours and that a COF stipend will apply toward tuition for those courses, as long as the student plans to apply those credits toward the bachelor’s degree. IMPORTANT: Undergraduate students who take Graduate-level courses (500-level) during their undergraduate enrollment at Mines and note on the 500-Level Class Registration Form that they are using the course towards the requirements for their Master’s degree will not receive COF funds for the Graduate-level course. This is true whether or not the student has been admitted into a combined BS/MS program. Only graduate-level courses that are planned to be counted towards a BS degree will are eligible for COF funding.

How will I know if a course I choose is not COF eligible?
If you choose a non-COF eligible course during the registration process, a warning message will be provided to let you know that no COF funding is available for the course.
You may choose to continue with the course in your schedule or to drop the course. No COF funding will be reflected on tuition and fee bills for non-COF eligible courses.
How will the amount of the voucher be calculated?
Your voucher amount will be calculated based on the number of eligible credit hours you register for each term. For Fall 2013, Spring 2014, and Summer 2014, the voucher amount per credit hour has been set at $64. This amount may differ each year. It will be determined by the state legislature each spring for the upcoming academic year. The amount of the voucher per credit hour will be the same at all Colorado public institutions, including community colleges. For example, if the voucher were set by the state legislature at $68 per credit hour, and if you registered for 10 eligible credit hours, your total voucher for the term would be $680. (These amounts are for illustration only.)

How do I authorize Mines to apply the voucher to my tuition and fees?
To authorize the COF online through Trailhead, follow these steps:

1. Log into Trailhead.
2. Select the “Self Service” link from the main Trailhead page.
3. Select the “Student & Financial Aid” option.
4. Select “Student Records.”
5. On this page, select “COF Stipend Authorization.”
6. Choose the “Lifetime Authorization” option. This will allow Mines to apply the COF to your account each semester that you are eligible to receive the stipend.
7. Click on “Submit” to save changes.

Trailhead is automatically set up to enter a lifetime authorization into the system when the COF is authorized following this method. The only time it will have to be authorized more than once is if the student takes a semester off, and then the student will be required to re-authorize COF funds upon returning to the school. The COF can be authorized
online via Trailhead up through the Census date of the semester (see Academic Calendar for census dates for each term). If the census date for the semester has already passed, you will need to come to the Registrar’s Office to sign an affidavit authorizing Mines to apply COF funds to your account. Students are strongly advised to authorize the COF online before census to avoid having to complete this process.

If you authorize the COF, but after you have paid your full tuition and fees for the semester, a refund will be generated for that term. If you do not authorize the voucher funds by these deadlines each term, you will be responsible for paying the full tuition, including the portion that would have been covered by the College Opportunity Fund.

**Can I pick and choose which courses during a term I use for COF?**
No. If you authorize COF during registration, all COF eligible courses that you register for in that term will have the COF voucher applied. If you are attending multiple institutions in a given term, you authorize separately for each institution. You can authorize COF at one institution, and not at another.

**Can I take as many hours as I want during the term, provided that I still have COF hours available, and still get the COF stipend for every eligible credit hour?**
Yes. There is no limit to the number of COF eligible hours you can take (authorize) in a term, provided you have not exceeded your COF lifetime maximum hours.

**Will I receive a check?**
No. Upon your authorization, your voucher amount will be sent by the state on your behalf directly to the institution you choose to attend. The voucher amount will be applied directly to the total tuition charge on your university account. The voucher amount will not be mailed to your home or transferred to your bank account.

**What will I pay? What if I have financial aid?**
You will pay total tuition MINUS the part paid on your behalf
by COF, MINUS any parts paid by financial aid. For example, if your total tuition is $2000, and COF pays $680 on your behalf, and a scholarship pays $500, you will pay $820 ($2000 – $680 – $500 = $820.) (These amounts are for illustration only.)

Will the voucher cover the total amount of in-state tuition?
No. The student’s share of the cost for undergraduate education is not expected to decrease from today’s current rates. You can expect that both tuition rates and COF stipend values may change from year to year.

When will I know how much the voucher stipend per credit hour is? When will I know what tuition rates will be for the upcoming year?
For fall 2009, spring 2010, and summer 2010, the voucher amount per credit hour has been set by the legislature at $68 per credit hour. The voucher stipend amount per credit hour may differ each year. It will be determined by the state legislature each spring for the upcoming academic year. Tuition rates are approved by the state legislature prior to fall semester of each academic year.

What happens if I don’t authorize the voucher program?
If you do not authorize the use of the voucher by the required deadline each term, or choose specifically not to authorize COF, you will be responsible for paying the full tuition, including the portion that would have been covered by the College Opportunity Fund. For example, if your total tuition is $2000, and if you apply for the voucher and authorize its use, if COF would cover $680 on your behalf, you would pay $1320. However, if you don’t authorize the funds, you will be responsible for paying the full $2000. (These amounts are for illustration only.)

What happens once I have used all my COF lifetime hours?
Once you have used all your COF lifetime hours, any additional hours taken are charged at the resident tuition rate, without the COF voucher applied. For example, if you have 10 COF hours remaining, and register for 15 hours, tuition will be charged for all 15 hours, and the COF voucher will apply to only 10 of the hours.
Has the university received money from the state for undergraduate education before?
Yes. A portion of the state appropriations to the university received prior to COF was for financing the cost of in-state undergraduate education. The COF program changes the state’s financing of institutions to provide direct funding to in-state undergraduate students. COF is also designed to increase public awareness that the state helps offset the costs of undergraduate education at public colleges and universities.

Are ‘vouchers,’ ‘stipends,’ and ‘COF’ the same thing?
Yes. The College Opportunity Fund program is variously known as COF, vouchers, stipends, and Senate Bill 04-189. Although the word “voucher” appears frequently in the press, it does not appear in Senate Bill 189 itself or on the Colorado Commission on Higher Education (CCHE) website, which both use the word “stipend” instead.
Am I eligible for vouchers for as long as I am an undergraduate in Colorado?
No. COF vouchers will be capped at 145 cumulative attempted semester credit hours, with some exceptions. Students classified as undergraduate students, taking additional undergraduate work after receipt of a bachelor’s degree may have 30 more undergraduate hours added to their limits. The Colorado Commission on Higher Education (CCHE) will track each student’s hours across all Colorado institutions. CCHE will also estimate the number of COF hours remaining for students enrolled before fall term 2005. The cap does not include AP or IB credit earned while in high school.

How will the 145-hour cap work?
For students starting after July 1, 2005, it’s a lifetime limit on attempted credit hours paid by COF. Hours taken outside Colorado or as an out-of-state student will not count in the cap. Earned hours from AP or IB will not count in the cap. For students starting after July 1, 2005, only hours paid by COF will count in the cap. Students taking additional undergraduate work after receipt of a bachelor’s degree may have 30 more undergraduate hours added to their limits. In addition, some waivers to the lifetime limit may be available.
For students enrolled before July 1, 2005, the lifetime hours limit and COF hours still available have been set by CCHE based on hours already taken as an undergraduate. Each student has had a class level established, based on enrollment information as of fall 2004/spring 2005. For students enrolled fall 2004/spring 2005:

FRESHMEN class level: total 145 hours initially will be available
SOPHOMORE class level: total 115 hours initially will be available
JUNIOR class level: total 85 hours initially will be available
SENIOR class level: total 55 hours initially will be available

Any student included in the fall 2004/spring 2005 spring data collection is eligible for an additional 30 COF hours once he/she has completed a baccalaureate degree, provided the student is classified as an undergraduate level student. For students enrolled prior to fall 2004/spring 2005, but not during fall 2004/spring 2005: 145 hours will be available as the initial starting point for COF, regardless of class level. Students in this group will be eligible for the additional 30 hours post-baccalaureate COF after they have completed a degree that was done under COF funding (Spring 2005 or later).

Where can I see my COF hours used, and COF hours available?
You can see these data several places.

- On Mines registration screens, beginning with fall 2005 registration.
- By accessing your College Assist account.

How often does Mines report my COF hours used to College Assist?
This information is submitted to College Assist twice during each term, once after drop-add ends, and once at the end of the term.

Can I take courses after reaching the 145-hour cap and still receive COF?
Under specific circumstances. Students who are still classified as undergraduate students, taking additional undergraduate work after receipt of a bachelor’s degree may
have 30 more undergraduate hours added to their limits. This might include students who have completed a bachelor’s degree, are still classified at the undergraduate level, taking course pre-requisites for a graduate degree program, pursuing teacher certification, or changing a field of study in a second undergraduate degree program. Be sure to check with your campus registrar about how your class level is coded. For example, if you were pursuing teacher certification, but your campus coded that program at the graduate level, you would not be eligible for COF. If you do not attain a bachelor’s degree or receive a waiver for additional hours, you may still take hours above the 145-hour limit, but you will not receive a COF voucher to defer the costs of such hours.

**Will students enrolled before July 1, 2005 be eligible for the full 145 hours?**

Not generally. For students enrolled before July 1, 2005, the lifetime hours limit and COF hours still available have been set by CCHE based on hours already taken as an undergraduate. Each student has had a class level established, based on enrollment information as of fall 2004/spring 2005. For students enrolled fall 2004/spring 2005:

- **FRESHMEN class level:** total 145 hours initially will be available
- **SOPHOMORE class level:** total 115 hours initially will be available
- **JUNIOR class level:** total 85 hours initially will be available
- **SENIOR class level:** total 55 hours initially will be available

Any student included in the fall 2004/spring 2005 spring data collection is eligible for an additional 30 COF hours once he/she has completed a baccalaureate degree, provided the student is classified as an undergraduate level student.

For students enrolled prior to fall 2004/spring 2005, but not during fall 2004/spring 2005: 145 hours will be available at the initial starting point for COF, regardless of class level. Students in this group will be eligible for the
additional 30 hours post-baccalaureate COF after they have completed a degree that was done under COF funding (Spring 2005 or later).

If I transfer to Mines, how will my available COF hours be calculated?
This is a complicated question. It depends on when and where you have taken courses previously.

Most Colorado public post-secondary institutions, and 3 private institutions in Colorado participate in the COF program. Any COF eligible hours attempted at these institutions fall 2005 and after will become part of the COF lifetime record maintained by College Assist, and will be subject to the 145 credit hour limit for COF funding. In effect, this record reflects the cumulative total of hours for which the State of Colorado will subsidize your education as an undergraduate resident student using COF.

If you were not enrolled in any Colorado COF institution fall 2004/spring 2005 when enrollment data were submitted to CCHE, you would begin with 145 COF hours available, regardless of your class level (freshman, sophomore, junior, senior).

If you were enrolled at an out-of-state institution and then transfer to a Colorado school, reporting COF hours begins when you enter a Colorado institution that participates in the COF program. Here are some examples.

- I am enrolled spring 2007 at CU. My class level there is a junior, with 60 COF hours used, 85 COF hours available. Then I transfer to Mines fall 2007 as a resident undergraduate student. How are my COF available hours set, and how many COF hours are available to me at Mines?
  CU submitted enrollment data to CCHE spring 2007, showing your 60 COF hours used. COF hours available is 85. When you transfer to Mines, that COF hours balance follows you. You have 85 COF hours available as you
enter Mines. Mines begins to report your COF hours in fall 2007 term. Fall 2007 forward, your COF available hours will be reduced each term by the number of COF eligible hours you register for.

- I was enrolled spring 2007 in North Carolina. In fall 2007, I transfer to Mines as a resident undergraduate student. How many COF hours do I have available?
  
  COF takes effect fall 2007 for you. You will have 145 hours available.

What happens if I’m admitted to a degree program as a freshman, and then decide to attend a Continuing Education/Extended Studies program instead?

If you are admitted to a degree program as a freshman, you would begin your COF record as a freshman, eligible for 145 credit hours. Since COF does not distinguish between a student seeking a degree or not, any hours that are taken in either program could be eligible for COF. However, COF does distinguish where courses are taught—hours taken in courses taught by Continuing Education/Extended Studies generally are not COF eligible and therefore not reported to College Assist nor eligible for COF voucher.

What happens if I take some COF eligible hours at another Colorado public institution, and those COF hours do not transfer to Mines?

If you take COF eligible courses at any Colorado institution participating in COF, those hours are reported as part of your COF hours used and count toward your 145 COF hour limit. It does not matter if the hours transfer into a Mines degree program or not. Exception: Hours taken as a high school concurrent student under the state of Colorado post-secondary options act until July 2006, and hours taken in courses offered by extended studies or continuing education courses, are generally not COF eligible and would not be reported.

What happens to my COF hours if I begin as a non-resident freshman at Mines, but eventually petition for change of residency, and begin paying resident tuition?

Only those eligible hours attempted once you are a resident student are tracked as COF hours. So, if you took 60 hours
paying non-resident tuition, and then petitioned for and were classified as a resident effective fall 2007, and take 60 more hours toward your degree program, only the 60 hours taken while a resident student will appear in your COF hours used, and will count against your 145 COF credit hours.

What if I took credit hours a really long time ago (for example, 1987). How would my COF hours be established?
When Mines and other institutions submit data to CCHE, we will go back only to fall 2004/spring 2005. Any student who has been previously enrolled, but who is not registered in fall 2004/spring 2005 will be given a COF available balance of 145 hours. Students in this group will be eligible for the additional 30 hours post-baccalaureate COF after they have completed a degree that was done under COF funding (Spring 2005 or later).

How are my hours reported to COF if I am taking classes at more than one campus?
If you are concurrently enrolled through official registration processes through your “home campus,” you pay tuition at the home campus rates, and all of your COF eligible hours are submitted by the “home campus.” All of your COF stipend will be reflected on the home campus tuition bill. If you have not gone through the official concurrent registration process, but have registered at each campus separately, then each campus charges its own tuition. Each campus will report your hours to College Assist separately. Your COF stipend will be reflected on each of the tuition bills based on how many COF eligible hours you have taken at each campus.

What happens if I take a course that is subsidized by COF, and fail it? Are my COF hours added back in?
No, if you take the course and fail it, the COF hours are deducted from your COF balance, in the same way as if you received a passing grade for that course.

What if I register early, and then drop and add hours until census date? What data get submitted to College Assist as my “registered hours” that are counted against my COF lifetime hours?
Mines will submit data to College Assist at census date (the last day to drop a course without instructor signature). All drop/add activity will be reflected in these data. For example, if you registered for 15 hours, dropped 3 hours, and added 4 hours that were all COF eligible before the drop/add deadline, 16 hours would be submitted to College Assist.

What if I drop a single course after census date? What happens to my COF hours for that course?
If you drop a course after census date, the COF hours are deducted from your COF balance, in the same way as if you completed that course.

What if I withdraw from all courses? What happens to my COF hours for that term?
Under CCHE policy, any hours that you were registered for when you withdrew are deducted from your COF lifetime hours available. The COF hours will be treated as if you completed the courses. So, although you may get a tuition refund based on a campus tuition appeals process, you will not get a “refund” of COF hours.

What happens if I add a course after census date?
CCHE policy indicates that a student adding a course after census date cannot authorize that course for COF funding. The only way COF funds are added to courses that were registered after census date is if the course was not added due to university error. So, you would pay full tuition for that course, without a COF voucher. The course would not count against COF lifetime hours used.

Are there any exceptions to this late add policy as it relates to COF funding?
During a term, exceptions can be made for course adds after census date that were administrative in nature. This decision is made by faculty and the registrar’s office on your campus. All such actions are audited and require appropriate documentation in the student information system. In no case are late adds allowed for COF that are done after the end of that specific term.
Waivers to COF lifetime hour limits

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What if I need more than the lifetime 145 credit hours to get my undergraduate degree?
You can apply to Mines for a waiver of the 145 credit hour maximum. If granted, institutional waivers are only good for a maximum of one year. There are a limited number of waivers that can be granted in a fiscal year by each institution. According to SB04-189, priority for waivers to the COF undergraduate maximum hours are to be given to students seeking job retraining. Contact the campus registrar’s office for information. If all institutional waivers have been used, a student can apply to CCHE for a waiver for specific circumstances, outlined in SB04-189. These include:

1. Extenuating circumstances exist (health, physical ability) that keep the student from finishing the degree program within the 145 lifetime credit hour limit.
2. The degree program as approved by CCHE requires more than 120 hours to complete.
3. While the student was enrolled in a specific degree program, CCHE approved and the institution implemented an alteration of degree requirements or standards for the specific degree.
4. Paying the full amount of total in-state tuition for credit hours that exceed the lifetime limit would cause a substantial economic hardship on the student and the student’s family.

What office should I contact to find out more about the COF lifetime waiver process?
Contact your campus Registrar’s office, or click here to obtain the COF waiver request form.

Who determines each year how many institutional COF waivers can be granted?
SB04-189 states that the number of institutional waivers is limited to 5% of the previous year’s COF eligible student FTE. This number will be monitored by each campus.

What criteria are used to determine who gets a COF institutional waiver?
The waiver process and forms are available from your campus
What happens if the institution runs out of waivers during the year, before I apply for one?

If all institutional waivers are used for the year, under specific circumstances a student can apply to CCHE for a waiver, as outlined in SB04-189. Those circumstances include:

1. Extenuating circumstances exist (health, physical ability) that keep the student from finishing the degree program within the 145 lifetime credit hour limit.
2. The degree program as approved by CCHE requires more than 120 hours to complete.
3. While the student was enrolled in a specific degree program, CCHE approved and the institution implemented an alteration of degree requirements or standards for the specific degree.
4. Paying the full amount of total in-state tuition for credit hours that exceed the lifetime limit would cause a substantial economic hardship on the student and the student’s family.

If I have completed my bachelor’s degree and have used my additional COF post-baccalaureate 30 hours, can I get more hours covered by COF?

No.

Can I apply for multiple institutional waivers?

No. A student can get only 1 institutional waiver to the COF maximum hours in their lifetime.

How does College Assist know if Mines has granted me a COF hours waiver?

This information is submitted to College Assist twice during each term, once after drop-add ends, and once at the end of the term.
Where can I go for additional information?
For registration information, questions about COF eligible courses, or lifetime COF hours, please contact the Mines Registrar’s Office at 303-273-3200 or registrar@mines.edu.

If using email to ask your question, please put “COF” in the subject line so we can route your question quickly to an appropriate person.

Contact
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303-273-3200
FAX: 303-384-2253
Hours:
Mon-Fri, 8 am-5 pm

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