I. SCHOLARSHIPS AND AWARDS:

A list of College-based scholarships and awards for Professional Veterinary Medicine students is on the web at http://www.cvmbs.colostate.edu/cvmbs/scholar.html. There may be additions or deletions to the list each year; yearly distribution is dependent on availability of funding. When the College receives notification of any scholarships or awards from outside of our College for which PVM students may be eligible, it is announced through class list serve e-mail messages to the PVM class(es) to which it pertains so that any interested individuals may apply.

For information on how to apply for scholarships administered by the Student Financial Services office of Colorado State University and to search for non College-based scholarships, please visit the C.S.U. Student Financial Services’ website at: http://SFS.colostate.edu .

Two annual CVMBS Scholarship and Awards events are held in April of each year, and College administered scholarships and awards are announced at that time. Student recipients are invited to only one of these events, depending upon whether or not their scholarship donor can attend the Luncheon. The Scholarship and Awards Luncheon is a donor thank-you and student recognition event to which donors and the recipients of their scholarships are invited. If the donor of a scholarship is unable to attend the Luncheon, then the recipient is invited to attend the Scholarship and Awards Reception.

Scholarships funds are credited to the recipient’s Colorado State University student account in the term(s) for which the funds will be used during the following academic year. Please remember that receipt of a scholarship may reduce other financial aid you have been awarded. If this is the case, you will receive notice of a revised award from C.S.U. Student Financial Services.

II. APPLICATION PROCESS FOR CVMBS SCHOLARSHIPS AND AWARDS:

To be eligible for CVMBS sponsored scholarships and awards, students in the 1st, 2nd, and 3rd year PVM classes can participate in the PVM on-line application process in the fall of each year for scholarships to be distributed in the next academic school year. The opening of the on-line scholarship application period is announced from the Dean’s Office through e-mail to the PVM classes. Typically, the on-line application period is November 1 – December 1 of each year.

If you have a question regarding scholarships and awards administered by the College of Veterinary Medicine and Biomedical Sciences, contact Grace Wilson in the Dean’s Office: Phone (970) 491-2530 or e-mail to grace.wilson@ColoState.EDU.
III. AVAILABLE LOANS, GRANTS, SCHOLARSHIPS AND AWARDS

This information is offered as an aid to financial planning while you are a student in this College. For any loan, grant, scholarship or award described herein for which financial need is a criterion, you must complete a Free Application for Federal Student Aid [FAFSA] using information from your federal income tax return. The form may be obtained at Student Financial Services, Room 103, Administration Annex Building, or at their website: http://SFS.colostate.edu. Their office is open from 7:45 AM to 4:45 PM on Monday, Tuesday, Wednesday, and Friday, and from 9:00 AM to 4:45 PM on Thursday. Students are urged to do this early in February since the form is mailed to a processor before the analysis is sent to the student and to Student Financial Services. Alternatively, you may file this form electronically from the United States Department of Education FAFSA website: http://www.fafsa.ed.gov.

A. LOANS

1. Available through Student Financial Services, Colorado State University:

   a. Federal Direct Subsidized/Unsubsidized Loan Program: Subsidized and unsubsidized loans through the federal government based on the need analysis of the FAFSA. The student must sign the promissory note from the school, but the application and wait on the bank and guarantee agency is eliminated. Interest is variable each year. The student must choose to pay the interest each quarter on the unsubsidized loans or capitalize it while in school. Repayment starts after graduation or withdrawal.

   b. Health Professions Loan -- For professional veterinary students. The Health Professions Loan is awarded based on the Parent Contribution as calculated by the processor using information the student's parent(s) provide on the FAFSA in accordance with federal law.

   c. Federal Perkins Loan -- To be repaid after completion of education. To apply, complete the FAFSA. Only one FAFSA need be completed per student, per year for consideration for the Federal Perkins Loan, the Health Professions Loan, and the Federal Direct Subsidized/Unsubsidized Loans. Funds are limited for the Federal Perkins Loan and the Health Professions Loan, therefore, it is important to complete the FAFSA as early as possible.

   d. Colorado State University Emergency Loan Fund -- These loans may not be used to pay Colorado State tuition, fees, or other Colorado State financial obligations. NOTE: Emergency loans are generally due at the end of the semester in which it is issued.

2. Available through the College of Veterinary Medicine and Biomedical Sciences for PVM Students Only:

   (1) SCAVMA Emergency Loan -- The Veterinary Emergency Loan Fund is a nonprofit emergency loan fund for students in the Professional Veterinary Medical (PVM) program in the College of Veterinary Medicine and Biomedical Sciences (CVMBS). Applicants for a loan must be enrolled in the PVM program and complete all appropriate paperwork. A cosigner is required and will contractually
bear responsibility for the loan amount should the borrower fail to pay back the funds. The maximum amount that may be borrowed is $1,000. For further information and an application, visit the website at: http://www.cvmbs.colostate.edu/cvmbs/VETERINARYEMERGENCYLOANINFORMATION.htm

(2) Phi Zeta Emergency Loan -- Administered by the Secretary-Treasurer of Phi Zeta. The maximum loan amount is $500. For further information, contact the Phi Zeta Advisor, Dr. Sue VandeWoude, at: Sue.Vandewoude@ColoState.EDU.

3. The Auxiliary to the American Veterinary Medical Association provides loans for qualified third and fourth year veterinary students. Loans are available exclusively to members of the Student Chapter of the AVMA. Application deadlines are March 1, June 1, Sept. 1, and Dec. 1. See further information and their loan application online at avmaaux.org.

4. The American Veterinary Medical Foundation Auxiliary Student Loan Fund makes available up to $8,000 for second- and third-year students and up to $4000 for fourth-year students in need of financial assistance to complete their education, with 6.5% interest compounded annually. Deadline for application: March 31. Details and application forms are available in the Dean's Office.

B. GRANTS

Grants are awarded on the basis of financial need, as determined by Student Financial Services. Applicants must establish unmet financial need to qualify for a grant. To establish financial need, the FAFSA must be completed as described above.

IV. WORK-STUDY EMPLOYMENT

A. There are frequently a number of Work-Study employment opportunities available throughout the College. Positions may be located in research laboratories, the College Instructional Technology Unit, Veterinary Medical Center service centers, and the Veterinary Diagnostic Laboratory.

B. You must contact Student Financial Services, at (970) 491-6321, or through their website at: http://SFS.colostate.edu, at the time you submit your financial aid documents to let them know you wish to be considered for a Work-Study position. You will NOT automatically be considered for the Work-Study program.

C. If you qualify for Work-Study through Student Financial Services, before accepting such a position, you might want to consider the impact a part-time job may have on your academic performance. Realize that the PVM Program requires a significant time commitment. It is strongly suggested that you gauge your performance during the first semester before accepting a Work-Study position. In the past, some students have accepted positions and then tried to withdraw from the Work-Study program once the semester began. Unfortunately, individual student financial aid packages are already reduced by the projected amount of dollars to be generated by the Work-Study program, and students are unable to recapture the difference.