COLORADO · STATE AID REFERENCE

Colorado State Aid Cheat Sheet

Colorado Promise, the College Opportunity Fund, and every college promise deadline, on two pages.

Colorado has three front doors and most families find only one. The FAFSA or CASFA unlocks state grants and every college promise program. The College Opportunity Fund (COF) is a separate account at a separate website with no income test. The Colorado Promise is claimed on the student's own state tax return, months after the bill is paid. Counselors: this sheet covers the Class of 2027, who file 2027-2028 forms during the 2026-2027 school year.

The Programs at a Glance

Program	What it pays and who qualifies
Colorado Promise Tax credit	Reimburses all out-of-pocket tuition and fees at Colorado public colleges, first 65 credits. Household AGI $90,000 or less, Colorado resident, FAFSA or CASFA every year, first enrolled within two years of high school, finished high school on or after Jan 1 2024. Not a discount. The student files a Colorado tax return and gets a refund. Loans count as out of pocket.
College Opportunity Fund Per-credit stipend	$116 per credit hour for 2026-2027, set annually by the legislature. Lifetime cap 145 credits. No income test, no GPA test, part-time included. In-state tuition only. Student must apply once and authorize at the college. The 2027-2028 rate is not set yet.
College promise programs Last-dollar tuition	All 14 Colorado publics plus Aims and Colorado Mountain College run one. Income ceilings $60,000 to $70,000, or a Pell / SAI test. Covers tuition, sometimes mandatory fees. Six require COF authorization as a condition.
Colorado Student Grant Need-based	No statewide amount exists. The state allocates money to each college and the college decides the award. First-come, first-served from a fixed pot. FAFSA or CASFA required.
Colorado Work-Study	Part-time campus job, paid hourly, amount set by the college. An offer letter listing work-study is permission to look for a job, not money in hand.
Career Advance Colorado	Tuition, fees and materials in seven high-demand fields at community and technical colleges. Funding is running out campus by campus. Confirm with the specific college before enrolling on the assumption it is free.

Deadlines to Post on Your Wall

Date	What it is
Oct 1, 2026	2027-2028 FAFSA and CASFA open. File this week. Colorado grant money is awarded in the order applications arrive.
Nov 1 / Jan 15	Mines early action and regular admission. Merit deadline at Colorado State and CU Boulder is Jan 15.
Jan 31	Colleges must notify students of their Colorado Promise credit amount for the prior tax year. Tell students not to delete that email.
Feb 1	Merit deadline at Northern Colorado. Admission priority date at UCCS.
Mar 1	FAFSA or CASFA deadline for the Mines Promise. Earliest promise deadline in the state.
Apr 1	FAFSA deadline for CU Promise at CU Denver. Also Mines Promise renewal.
May 1	Decision day. Also CSU Tuition+ Promise, Colorado Mesa, and CSU Pueblo.
Jun 1	FAFSA or CASFA deadline for the UNC Tuition Promise.
Census date	COF authorization at the college, and tribal citizenship documents for in-state status under SB21-029. Usually two to three weeks into the term.

Colorado publishes no statewide aid deadline. The earliest college on a student's list is the deadline that governs the family.

The Rules That Trip Families Up

The Colorado Promise is a refund, not a discount. The family pays in August and gets it back the following spring on the student's own state tax return. Parents cannot claim it.

Applying for COF is not enough. The student must also authorize the college to bill the state. Without it the family pays the state's share too, and at six colleges it voids the promise program covering their tuition.

FAFSA or CASFA, never both. Filing both creates an error the college resolves by hand, and the delay can push a family past a priority date.

The $70,000 to $90,000 band is the one that gets missed. Every college promise program says no. The Colorado Promise says yes. These families see full price in August and often stop looking.

Loans count as out of pocket. Tuition paid with a federal or private loan is fully reimbursable under the Colorado Promise. Families who assume otherwise leave the money on the table.

Colorado Promise: Check These Things Early

Student-level doors, all must be open: household AGI $90,000 or less (the 2025 return for this aid year); Colorado resident with in-state classification, ASSET included; FAFSA or CASFA every year; first enrolled at a Colorado public within two academic years of finishing high school; finished high school on or after Jan 1, 2024; undergraduate, first bachelor's only.

Term-level doors, checked every semester: fewer than 65 credits at the start of term; at least 6 credits completed at the end; a 2.5 term GPA; and some amount actually paid toward tuition or fees.

The lever worth teaching juniors: concurrent enrollment, AP, IB and military credits are excluded from the 65-credit count by statute, so a student who banks 30 concurrent credits starts college with all 65 Promise credits intact. Two full years at a community college first can consume the entire Promise on the cheapest tuition in the state.

College Promise Programs: Income Ceilings and Form Deadlines

College	Income or need test	Form deadline
Colorado School of Mines	Full Pell eligible, SAI -1,500 to 0	Mar 1, renewal Apr 1
CU Denver	Pell eligible	Apr 1
Colorado State, Fort Collins	Sources conflict. State says Pell eligible, CSU says an AGI ceiling. Call The Hub.	May 1
Northern Colorado	AGI $65,000 or less, or SAI 3,000 or less	Jun 1
Fort Lewis, Western Colorado, Adams State, MSU Denver	$60,000 to $70,000 depending on campus. All four require COF authorization as a condition of the program.	College priority date
CU Boulder / UCCS	SAI below 6,657 at Boulder, roughly $65,000. Pell eligible at UCCS.	College priority date
Colorado Mesa	AGI $70,000 or less, or Ute tribal member	Priority date, no separate app
CSU Pueblo	Family income $70,000 or less	Priority date, 3.0 to renew
Colo. Mountain College / Aims	Under $70,000, or under $50,000 if independent ($65,000 at Aims)	College priority date

Pikes Peak State also runs two district programs, Harrison D2 and Colorado Springs D11 graduates only. Source is CDHE's compiled listing, a year behind in places. Confirm any ceiling on the college's own page before advising a family.

Counselor Calendar: What to Tell Students When

When	Class of 2027
Fall 2026	FSA IDs. COF account. Find the 2025 tax return and read the AGI line, because that number decides everything else.
Oct 1, 2026	File the 2027-2028 FAFSA or CASFA. One or the other, never both.
Nov 2026 to Feb 2027	Admission and merit deadlines. At most Colorado publics, applying by the priority date is what triggers automatic merit consideration.
Jan to May 2027	Legislature sets the COF rate for 2027-2028 and decides whether state aid returns to private colleges.
Mar to Aug 2027	Promise program form deadlines, whichever the college uses. Then authorize COF at the college and check the first tuition statement.
Dec 2027 / Apr 2028	6 completed credits and a 2.5 term GPA. Then the student files a Colorado tax return and claims the credit.

Classes of 2028 and 2029: push concurrent enrollment and AP, which do not burn Promise credits. Watch GPA over test scores, since most Colorado merit is GPA only. Build the list around promise ceilings, not merit grids.

Three Mistakes That Cost Colorado Students Money

1. The student never files a Colorado tax return. They earned $4,000 at a summer job, assumed filing was unnecessary, and the credit is never claimed. It is refundable: a student who owed nothing still gets the full amount.
2. The family files the FAFSA once and thinks it is done. The Colorado Promise requires a complete FAFSA or CASFA for every aid year. Miss one and that year is gone even though nothing else changed.
3. Chasing merit instead of the promise ceiling. Colorado colleges pay residents less than nonresidents for the same transcript. Western pays a 3.35 out-of-state student $8,000 and a 3.35 Colorado student $2,500. A 3.0 student under a $65,000 ceiling beats a 4.0 student over it.

Colorado's Signature Trap: The Rule With an Expiration Date

State financial aid and work-study are cut off at Colorado's private colleges for the 2026-2027 fiscal year. House Bill 26-1345 bars it: $14.1 million, 2,000 students at DU, Regis, Colorado Christian, Colorado College and others. As written the prohibition ends June 30, 2027, six weeks before the Class of 2027 starts college. Whether it returns is decided between January and May 2027, inside the window when students compare offers and put down deposits.

The script to give families: "Does this offer include Colorado state grant or work-study funds? If the legislature does not restore that funding for 2027-2028, what happens to my award, and can I get the answer in writing?" Note also that the Colorado Promise has never applied at private colleges. That difference is permanent.

Free Resources: No Account, No Cost, No Data Collection

Resource	Where
This page, with every figure sourced	collegereadyparent.org/colorado/
Colorado Promise rules, and all college promise programs	cdhe.colorado.gov/colorado-promise
College Opportunity Fund account	cof.college-assist.org
CASFA, and anything this sheet cannot answer	cdhe.colorado.gov · (303) 862-3001 · questions@dhe.state.co.us