

The Office of Financial Aid

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Although the primary responsibility for financing an education rests with the student and the student's immediate family, the Office of Financial Aid helps students who require assistance in meeting the cost of attending the University. Those students who think they may need help in financing their educational costs are encouraged to apply for financial aid.

Financial aid may be comprised of grants that are awarded on the basis of financial need and do not have to be repaid; loans that are awarded on the basis of financial need and/or cost of attendance and made available from both the University and outside lending institutions; and/or federal work-study that is awarded on the basis of financial need and earned through employment. Scholarships are also available (see Scholarships, page 78).

Financial Aid staff and counselors are available to assist students with eligibility criteria and the necessary procedures and forms.

Application Process

To apply for financial aid, all students should complete the Free Application for Federal Student Aid (FAFSA). This form may be obtained from the Sacramento State Financial Aid office and from other colleges, universities, and high schools throughout the nation, or online at www.FAFSA.ED.GOV. This single application will determine the student's need for financial aid programs (excluding scholarships) available at Sacramento State, including student loans. Please note that you must reapply for financial aid each academic school year.

Students may also use the Renewal FAFSA form to apply for financial aid. This form is sent directly to the student if a FAFSA was filed in the prior academic school year.

Answer all questions and provide accurate information when completing either the FAFSA or the Renewal FAFSA. If using estimates, try to provide as accurate figures as possible. Financial information may need to be verified; if so, you will be provided with the information to complete the verification process. It is strongly recommended that you submit requested information immediately to ensure timely processing of your financial aid file.

Student Eligibility Requirements

The following factors must be met before eligibility for financial assistance is considered. An applicant must:

1. be accepted for admission to the University;
2. be U.S. citizen or eligible non-citizen;
3. not be in default on a Federal Perkins Loan, National Direct Student Loan, Stafford Loan, Guaranteed Student Loan, Federal Direct Student Loan, or Federal Direct Unsubsidized Loan;

4. not owe a repayment on a Pell Grant, Supplemental Educational Opportunity Grant (SEOG), or State Student Incentive Grant;
5. agree to use any Federal student aid received solely for educational purposes;
6. be making reasonable academic progress toward a degree (see Satisfactory Academic Progress below); and
7. satisfy other general eligibility criteria established by the federal, state or institutional regulations and guidelines.

These factors are reviewed at the time of application for financial aid. Before a financial disbursement is made, the Financial Aid Office will verify student's enrollment status and academic progress.

Priority Dates

March 2 is the priority filing date for financial aid at Sacramento State. To meet this priority filing date, the FAFSA should be mailed by February 25. Because funds are limited, financial aid is awarded first to eligible students who meet the deadlines and have the greatest need.

March 2 is also the deadline for application for the Cal Grant programs. Students must complete the FAFSA indicating their authorization for the release of their data to the state financial aid agency for application to one of the Cal Grant programs. The California Student Aid Commission administers the Cal Grant programs.

Those persons whose FAFSAs are received by the processor after March 2 are late applicants and are considered for aid based upon fund availability.

Document Requirements

A set of federally defined criteria is used to determine if documentation is needed in support data reported on financial aid applications. This selection is referred to as verification. Applicants selected for verification will be notified by the Financial Aid office and asked to complete a Verification Worksheet and provide income-verifying documentation. A letter will be sent explaining the exact requirements.

If an applicant is not a citizen of the United States, a copy of the student's permanent residency card (I-151 — also called a "green card") or other proof of being in the U.S. for other than temporary purposes must be submitted.

Awarding Financial Aid

Eligibility for financial aid is determined by subtracting the amount the student and spouse, if independent, or the student and parents together, if dependent, can contribute, from the cost of attending the University.

Financial aid awards are initially based on full-time enrollment. Some awards, however, may be prorated for less than full-time enrollment.

financial aid

Grants

Federal Pell Grant funds are available to undergraduate and teaching credential students based upon the student/parent financial status as determined by the Federal Pell Grant processor. Award amounts vary according to an eligibility index.

Federal Supplemental Education Opportunity Grants (SEOG) are federally funded and are designed for undergraduate students who require substantial assistance in order to meet their financial needs. To receive a FSEOG, a student must also be receiving the Federal Pell Grant.

Educational Opportunity Program (EOP) Grant funds are available to eligible undergraduate students admitted to Sacramento State through the EOP program. Due to limited state funds, not all EOP students receive this grant.

State University Grant (SUG) is a state-funded program implemented to provide grants to offset the increased State University fee. SUG is available to undergraduate and graduate students who are California residents and demonstrate financial need.

California Student Aid Commission (CSAC) Grants (CAL GRANTS A & B) are for undergraduates who are California residents. CSAC offers these grants to students on the basis of demonstrated need and specific program requirements.

Loans

Federal Perkins Loans are need-based, low-interest (5 percent) loans available to both graduate and undergraduate students. Payments of interest and principal are deferred while the student remains enrolled at least halftime. Federal Perkins Loan borrowers begin repayment nine months after they cease attending school at least halftime.

Nursing Student Loans (NSL) assist eligible nursing students (admitted into the nursing program) with a low-interest (5 percent) loan. At Sacramento State, NSL are restricted to students in their junior and senior year in school. Awards are not made to pre-nursing students or students in the first and second year of the nursing program. Principal and interest payments are deferred until nine months after a recipient stops attending at least halftime.

The William D. Ford Federal Direct Loan Program assists students in securing loans for their educational expenses. The loans are offered through the United States Department of Education. Borrowers will be charged a 3 percent origination fee and a variable interest rate that will not exceed 8.5 percent. In general, under the Federal Direct Loan Program, undergraduates who qualify may borrow up to \$2,625 per year as freshmen, \$3,500 per year as sophomores; and \$5,500 per year as third, fourth or fifth year students (juniors, seniors, teacher credential and second bachelor's). Undergraduate students are held to a cumulative maximum of \$23,000. A classified or conditionally classified graduate student who qualifies may borrow \$8,500 per year to a cumulative maximum of \$65,500, including debts incurred as an undergraduate. Awards may vary based on a student's calculated need. Additional amounts may be borrowed from the Unsubsidized Direct Loan Program based upon cost

of attendance and dependency status (annual and cumulative maximums apply).

Students must have completed their financial aid files and have been sent an award notice before a loan can be processed. Additionally, borrowers must complete Loan Counseling before receiving loan funds. Students who have previously attended a loan workshop on this campus are not required to attend again.

Federal Family Education Loan Program (FFELP) PLUS Loans (Parent Loans) are available to assist students and parents who are not eligible for other aid programs or whose calculated financial need is not fully met with other aid. Parents may borrow through the FFELP PLUS loan on behalf of their dependent children who are attending college. The annual loan limit is the child's cost of education minus any estimated financial aid received. The loan carries a variable interest rate that will not exceed 9 percent. The parent borrower must begin repayment of principal and interest 60 days following the date of disbursement. Students must have completed their financial aid files and been sent an award notice before they can submit the loan request to the Financial Aid office.

Employment*

Federal Work Study is a federally funded, need-based employment program that helps students meet educational expenses through part-time employment during the academic year. Many different types of positions are available, ranging from library attendants to research assistants. A wide range of choices exists in the University as well as in nonprofit agencies in the metropolitan area, including community service opportunities. Recipients may work up to 30 hours per week.

Campus Work Program is an institutional need-based employment program with similar job opportunities to Federal Work Study.

*See also Academic Support Resources/Cooperative Education Program, page 48.

Scholarships

The Institutional Scholarship Program:

The Institutional Scholarship Program offers a varied number of scholarships in diversified categories and majors. Eligibility requirements will vary from scholarship to scholarship. Applications are available in the Financial Aid office beginning January for the following academic year. March 15 is the filing deadline. Late applications will not be accepted.

Other Scholarship Programs:

Various other scholarship programs are available from campus departments, community organizations and private industry. Students should contact the department of their major as well as their employers, their service and religious organizations, and other professional affiliations for possible scholarship funding. The Financial Aid office also posts scholarship announcements outside the office in a glass case and students are encouraged to check this case periodically for new announcements.

Fee Waivers

The California Education Code includes provisions for the waiver of mandatory systemwide fees as follows:

Section 68120 – Qualifying children and surviving spouses/registered domestic partners of deceased public law enforcement or fire suppression employees who were California residents and who were killed in the course of law enforcement or fire suppression duties (referred to as Alan Pattee Scholarships);

Section 66025.3 – Qualifying children, spouses/registered domestic partners, or unmarried surviving spouses/registered domestic partners of a war period veteran of the U.S. military who is totally service-connected disabled or who died as a result of service-related causes; children of any veteran of the U.S. military who has a service-connected disability, was killed in action, or died of a service-connected disability and meets specified income provisions; any dependents or surviving spouse/registered domestic partner who has not remarried of a member of the California National Guard who in the line of duty and in active service of the state was killed or became permanently disabled or died of a disability as a result of an event while in active service of the state; and undergraduate students who are the recipient of or the child of a recipient of a Congressional Medal of Honor and meet age and income restrictions; and

Section 68121 – Qualifying students enrolled in an undergraduate program who are the surviving dependent of any individual killed in the September 11, 2001, terrorist attacks on the World Trade Center in New York City, the Pentagon building in Washington, D.C., or the crash of United Airlines Flight 93 in southwestern Pennsylvania, if the student meets the financial need requirements set forth in Section 69432.7 for the Cal Grant A Program and either the surviving dependent or the individual killed in the attacks was a resident of California on September 11, 2001.

Students who may qualify for these benefits should contact the Financial Aid Office for further information and/or an eligibility determination.

Satisfactory Progress

To remain eligible for financial aid, a student must be making progress in the course of study he or she is pursuing. Satisfactory progress is measured in terms of maintenance of good academic standing and successful completion each year of a specified maximum number of units.

Failure to make progress in accordance with the standards of Satisfactory Progress specified below may result in termination of financial aid. The standards comply with federal regulations and financial aid policies, and guidelines of The California State University. They are applicable to all students on financial aid at Sacramento State and apply to all programs of financial aid (including grants, loans and work study) provided by the State of California and/or Title IV (Federal).

Grade Point Average (GPA)

Students are required to maintain a cumulative GPA of 2.0 as undergraduates, 2.5 as unclassified graduates, and 3.0 as graduate/or credential students.

Unit Deficiency

Successful progress towards a degree will be measured by units completed as follows:

UNDERGRADUATES	Number of Units
End of the second semester (first year)	18
End of the fourth semester (second year)	39
End of the sixth semester (third year)	60
End of the eighth semester (fourth year)	84
End of the tenth semester (fifth year)	108
End of the twelfth semester (sixth year)	132
	Minimum
GRADUATES	Number of Units
End of two semesters (first year)	15
End of four semesters (second year)	30
End of six semesters (third year)	45

For students enrolled less than full-time, proportional adjustments will be made. Grades of “F”, “I”, “NC”, “WU”, “W”, or “AU” do not count as units completed.

Students initially not maintaining the appropriate GPA will be required to complete a “Required Advising Form for Financial Aid” with an academic advisor prior to any further disbursements of financial aid.

Students whose unit deficiency falls between 1 - 6.9 units will receive a warning letter. It is strongly recommended that these students meet with their academic advisor for guidance in reducing the unit deficiency.

Students failing to meet the overall GPA requirement and/or those students with a 7 or more unit deficiency by the following school term will be considered ineligible for financial aid.

Unit Maximums

Unit Maximums

All undergraduate course work must be completed in 150 units or 125 percent of the units required for their specific degree objective. Post-baccalaureate student course work must be completed in 150 percent of the units required for the student’s specific graduate or credential objective.

Students who have reached the minimum number of units required for their degree will be required to submit an approved graduation petition to the Evaluations office before any additional aid will be awarded.

Second baccalaureate, second/third credential or second/third master’s candidates are considered to be pursuing multiple objectives. These students are considered ineligible for financial aid. A student may file an appeal if extenuating circumstances require a multiple objective beyond their initial completed program.

Annual Review

Satisfactory progress will be determined at least once a year. Students not meeting the requirements will be “Financial Aid Disqualified” and notified accordingly.

Appeal Process

If a student does not meet the Satisfactory Progress Standards of the University and have extenuating circumstances that caused disqualification, he or she may be eligible to file an appeal. A copy of the appeal process procedure is available from the reception area in the Financial Aid office.

Dropping Units

Students who are receiving financial aid funds must consult with the Financial Aid office prior to withdrawing from the University regarding any required return or repayments of grant or loan assistance received for that academic term. Aid will be adjusted at census date to reflect that enrollment status.

Special Categories of Students

Students in the Overseas International Program, Visitor Status, Consortium, and/or contractual programs must meet with a financial aid counselor.

Summer required a separate institutional application and is the LAST term of the award year.

Open University students are not eligible for financial aid. Courses being audited are not considered toward enrollment for financial aid purposes. This is also the case for incompletes being made up from a prior semester.

Financial Aid Refunds/Return of Title IV*

*Refer to Fees and Refunds/Return of Title IV, page 76.

Cost of Attending Sacramento State

The following chart shows total costs to undergraduate resident students* during the fall 2005/spring 2006 academic year with full-time enrollment:

Allowance	Parents/ Relatives	Campus Dorms	Off- Campus	Married Both Students
Fees	\$3,072	\$3,072	\$3,072	\$3,072
Books/Supplies	1,242	1,242	1,242	1,242
Food/Housing	3,222	8,392	9,485	6,353
Transportation	1,134	851	1,116	1,134
Misc. Personal	2,146	1,922	2,160	2,146
TOTAL	\$10,816	\$15,479	\$17,075	\$13,947

*Graduate students pay higher fees. Non residents are assessed \$339 per unit in addition to total budget cost. Enrollment fees are subject to change without notice.