

Financial Aid Office

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www.csus.edu/faid

Although the primary responsibility for financing an education rests with the student and the student's immediate family, the Financial Aid Office 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 75).

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

Application Process

All students should complete the Free Application for Federal Student Aid (FAFSA). To apply for financial aid go to 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.

Answer all questions and provide accurate information when completing the 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, Federal Family Education Loan or Federal Direct Student Loan
4. not owe a repayment on a Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), 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); 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 FAFSA priority filing date because funds are limited, financial aid is awarded first to eligible students who meet the priority filing date and have the greatest need.

March 2 is also the deadline to file the GPA verification form to the California Student Aid Commission (CSAC) for the Cal Grant programs.

Those students 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 message 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 "permanent resident 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.

Grants

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

Federal Supplemental Education Opportunity Grants (FSEOG) 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.

Academic Competitiveness Grant (ACG) funds are available for first or second year undergraduates who have completed a rigorous high school program to study, are U.S. citizens, receiving a Federal Pell Grant, and attending full-time.

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National Science and Mathematics Access to Retain Talent Grant (National SMART Grant) funds are available for third and fourth year undergraduate students who are U.S. citizens, receiving a Federal Pell Grant, attending full-time, pursuing a major in physical, life or computer sciences, mathematics, technology, engineering, or a critical foreign language and have a 3.0 GPA.

Teacher Education Assistance for College and Higher Education (TEACH) grants are new and available for the 2008-09 academic year. Students must be currently or plan on completing course work necessary to begin a career in teaching. Students must sign an agreement to serve/promise to pay and teach full-time for at least four years within eight years of completing program as a highly qualified teacher, at a Title 1 school, in a specified subject area. If the service is not met, the grant must be repaid as an Unsubsidized Direct Stafford Loan, with interest from the date(s) of the original disbursement.

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.

Cal Grants (Cal Grants A and B) are for undergraduates and teaching credential students who are California residents. California Student Aid Commission (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 Federal Family Education Loan Program (FFELP) assists students in securing loans for their educational expenses. The loans are offered through participating lenders. Borrowers can be charged up to a 3 percent origination fee and a fixed interest rate of 6.8 percent. In general, under the Federal Stafford Loan Program, undergraduates who qualify may borrow up to \$3,000 per year as freshmen, \$4,500 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 Federal Stafford Unsubsidized Loan Program based upon cost of attendance and dependency status (annual and cumulative maximums apply).

Students must have completed their financial aid file and an award notice must be submitted to the Financial Aid Office before a loan can be processed. Additionally, borrowers must complete Entrance Loan Counseling before receiving loan funds. Students who have previously completed an entrance loan requirement at Sac State are exempt.

Federal 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 Federal PLUS loan on behalf of their dependent children who are attending college. The annual loan limit is the child's cost of education minus financial aid. 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 full disbursement. Students must have completed their financial aid file and been sent an award notice before they can submit the PLUS 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 44.

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 on the Financial Aid Office website 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 system-wide 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 Academic Progress

Students must meet the following standards to receive financial aid regardless of whether they are prior financial aid recipients. Satisfactory Academic Progress will be reviewed and monitored annually after the spring grades have posted.

These standards comply with federal regulations and University policy, are application to all financial aid applicant's at Sacramento State, and affect eligibility for all federal and student aid, including grants, loans, and work study. Students receiving only scholarships, graduate assistantships, stipends, or student assistant earnings are not subject to these standards unless specified.

Degree Objective-Specific Minimum Cumulative GPA

Doctorate, Graduate and Credential	3.0
Unclassified Graduate	2.5
Undergraduate	2.0

Completion of 75% of Attempted Units with Passing Grades

Students must complete at least 75% of the units attempted with a passing grade of A, B, C, D, CR, RP (report in progress) or RD (report delayed). For example, a student who enrolls in 24 units for an academic year must complete at least 18 units ($24 \times 0.75 = 18$). Non-passing grades of F, NC, I, W, WU, and AU will lower a student's completion rate. Courses dropped prior to the census date are not counted as units attempted.

Program Completion within 150% of Required Units

Students must complete their program within 150% of their program's required units. For example, a student in a 120 unit program must receive his/her degree within 180 units. All graded course work will be counted, including transfer units, repeats, and withdrawals. Up to 30 remedial units may be excluded. Courses with grades of RD (report delay) or RP (report in progress) will be considered as completed units until a final grade is determined.

Financial Aid Probation

Students will be placed on probation status (can receive aid) at the end of the academic year if any of the following applies:

- their cumulative GPA falls below their objective-specific GPA requirement;
- their completion rate of attempted units with passing grades falls below 50% and 74%.

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Financial Aid Disqualification

Students will become disqualified from receiving financial aid if any one of the following applies:

- they are in Financial Aid Probation status for two consecutive academic years;
- they complete fewer than 50% of their attempted units with passing grades in any academic year;
- they fail to complete their program within 150% of their degree program required units;
- they are pursuing a second or subsequent bachelor's, credential, or master's degree.

Appeal Review

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

Appeal Process

Students who become disqualified from receiving financial aid will be notified via My Sac State and provided instruction on the process. Appeals will be evaluated based on the student's extenuating circumstance.

Regaining Eligibility

Students who are disqualified due to low GPA or low unit completion will regain eligibility one they achieve the required GPA or unit completion as long as they have not completed more than 150% of their program requirements. Undergraduate students who are disqualified due to exceeding 150% of the required units for their program will regain eligibility after they become a master's or credential student after their bachelor's degree is posted. Students who meet this condition before the spring semester may submit a written request to have their eligibility reinstated, otherwise progress will be reviewed after spring grades have posted.

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 requires 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 72.

Cost of Attending Sacramento State

Student budget: the actual amount of registration fees and standard allowance for books and supplies, food & housing, transportation, and miscellaneous personal expenses. The housing allowance is based upon your living arrangement while enrolled at Sac State. The following chart is an estimate of the cost of attendance during the 2007-2008 academic year as a full-time student. It may not represent your actual expenditures for these items.

Allowance	Live with Parents	Live On-Campus	Live Off-Campus
Fees	\$3,558	\$3,558	\$3,558
Books/Supplies	\$1,386	\$1,386	\$1,386
Food/Housing	\$3,474	\$10,102	\$10,458
Transportation	\$1,242	\$984	\$1,206
Misc. Personal	\$2,366	\$2,120	\$2,382
TOTAL	\$12,026	\$18,150	\$18,990

* Graduate students add \$642 for graduate enrollment fees; teaching credential students add \$444. Non-resident students add \$399 per unit for non-resident enrollment fees. Budget figures are subject to change without notice.