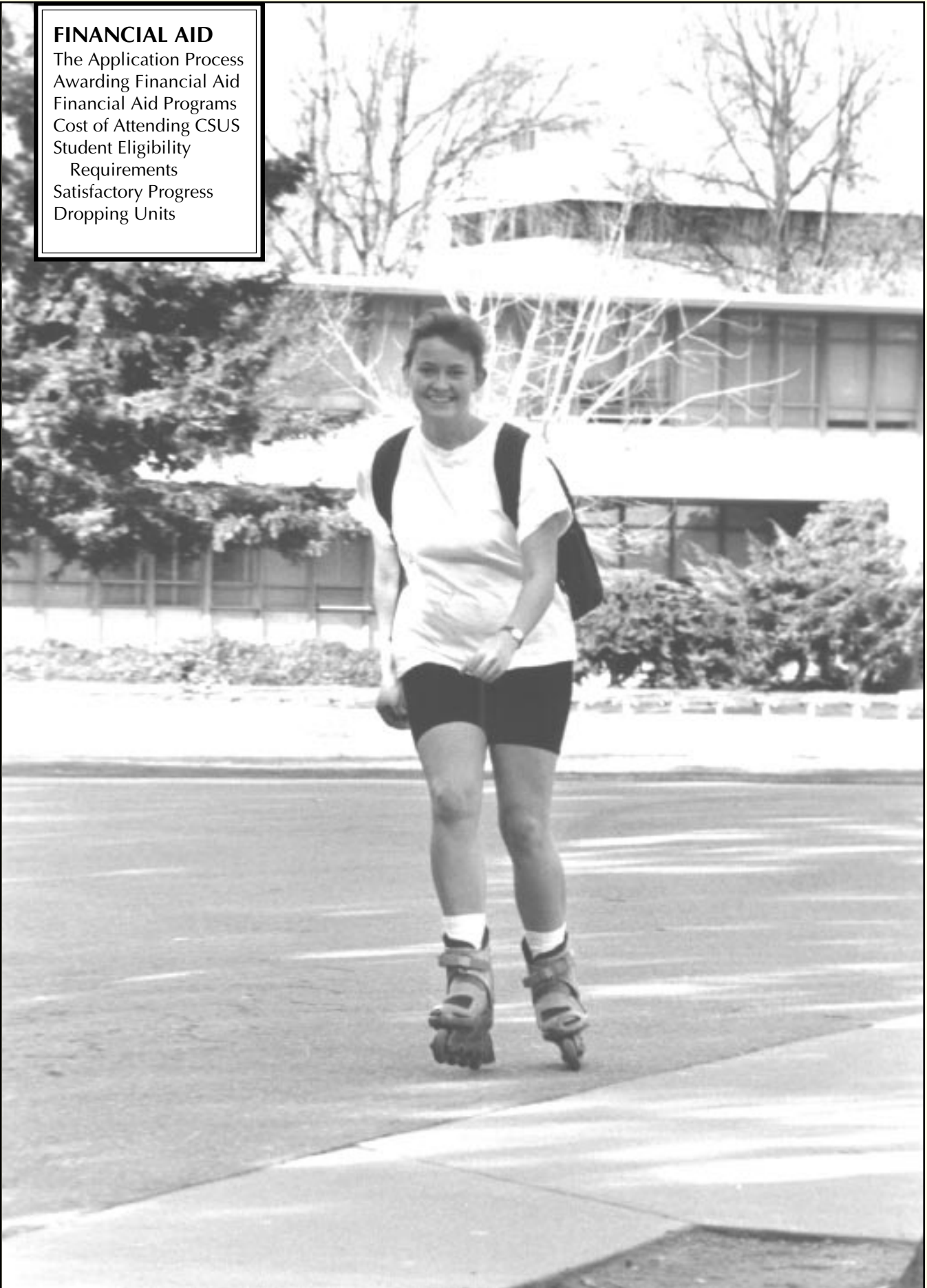


## **FINANCIAL AID**

The Application Process  
Awarding Financial Aid  
Financial Aid Programs  
Cost of Attending CSUS  
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Dropping Units



## FINANCIAL AID

The Financial Aid Office at California State University, Sacramento is available to assist those students who have difficulty meeting the cost of attending the University. Although the primary responsibility of financing an education rests with the student and the student's immediate family, many students will require additional assistance to finance their educational goals.

This information is intended to assist you in the application process for financial aid offered at CSUS. If you have any questions please come to the Financial Aid Office in Lassen Hall, or call 278-6554.

## THE APPLICATION PROCESS

To apply for financial aid you must complete a Free Application for Federal Student Aid (FAFSA). This form will assess your need for financial aid. Please note that you must reapply for financial aid each year.

Students may also use the Renewal FAFSA form to apply for financial aid. This form is sent directly to the student based on the prior-years financial aid application.

When completing either the FAFSA or the Renewal FAFSA you should answer all questions and provide accurate information. If you use estimates, try to provide as accurate an estimate as possible. Financial information may be verified; inaccuracies could result in having to resubmit forms for corrections. This may result in a delay of your awards.

### Who Should Apply

Any student who plans to attend the University and is either a citizen or eligible non-citizen of the United States may apply for financial aid. In addition, continuing students must meet the Satisfactory Progress Standards of the University.

## Priority Dates

MARCH 2 is the priority filing date for financial aid at CSUS. Students whose FAFSAs are received by the processor by the priority filing date are regarded as on-time applicants and are considered for all financial aid programs offered at CSUS.

Those persons whose FAFSAs are received by the processor after March 2 are late applicants and are considered based upon fund availability. The Pell Grant and Stafford Student Loan are available.

March 2 is also the deadline for applying for the Cal Grant programs. Students must complete the FAFSA indicating they authorize the release of their data to the state financial aid agency to apply for one of the Cal Grant programs. The Cal Grant programs are administered by the California Student Aid Commission.

## Document Requirements

A set of federally defined criteria is used to determine if you will need to provide documentation in support of the data reported on your financial aid application. This selection is referred to as "Verification."

If you are selected for Verification you will be notified by the Financial Aid Office and asked to complete a Verification Worksheet and provide income-verifying documentation. You will be sent a letter explaining the exact requirements if you are selected.

If you are not a citizen of the United States, you must submit a copy of your permanent residency card (I -151 — also called a green card), or other proof of being in the U.S. for other than temporary purposes.

If you have attended an institution of higher education other than CSUS you must submit a Financial Aid Transcript (FAT) Form to the previously attended school. This form will verify if you did or did not receive aid at that school and if you are currently in default on a student loan or owe a repayment on a federal grant. In

addition, should you attend another school during the summer while attending CSUS during the academic year, you must provide a FAT from the school you attended during the summer months.

## AWARDING FINANCIAL AID

The first step in making a financial aid award is determining the student's financial need. This is done by evaluating the student's and the student's family resources and comparing the resources to the cost of attending the University.

Because funds are limited in many programs, the student's financial need is compared to the need of other eligible applicants. Those students with the greatest need who meet the priority filing date are awarded financial aid from the institutionally administered funds.

Students who are eligible to receive a Pell Grant and/or a Stafford Student Loan are not required to meet the priority deadline. However, they are encouraged to apply early to assure having money available when classes begin to pay their registration fees.

Financial aid awards are generally based on full-time enrollment. However, some awards may be prorated for less than full-time enrollment.

## FINANCIAL AID PROGRAMS

Eligible students may receive a financial aid award comprised of scholarships, grants, loans and/or work-study employment. A brief description of the programs offered at CSUS is provided below.

### Grants

**Pell Grant** is for undergraduate students who do not already have a bachelor's degree. The federal government determines eligibility for this grant. The range may vary from year to year.

**Supplemental Education Opportunity Grant (SEOG)** is awarded on priority basis to undergraduate students who demonstrate eligibility for the Pell Grant.

Students with the greatest need are considered first for the SEOG awards. SEOG funds are limited to the federal government allocation to the University.

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

**State University Grant (SUG)** is a program for eligible California residents. Funding is based upon the assessed State University fee.

**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.

**State Graduate Fellowship** is a grant awarded through a competitive program available to students enrolled in a master's program. This grant is based on Graduate Record Exam scores, grade point average and financial need.

## Loans

**Perkins Loan** is a need-based, low-interest (5 percent) loan available to both graduate and undergraduate students.

Payments of interest and principal are deferred while the student remains enrolled on at least a half-time basis. Perkins Loan borrowers begin repayment nine months after they cease attending school at least half-time.

**Nursing Student Loan (NSL)** is to assist eligible nursing students (admitted into the Nursing Program) with a low-interest (5 percent) loan. Students may borrow up to \$2,500 per year for the first two years and \$4,000 for the final two academic years, up to a \$13,000 maximum. Principal and interest payments are deferred until nine months after a recipient stops attending at least half-time.

**Stafford Student Loan Program** assists students in securing loans for their educational expenses. The loans are offered

through commercial lenders, such as banks, credit unions, and savings and loan institutions. New borrowers will be charged a variable interest rate that cannot exceed nine percent. Continuing borrowers should refer to their promissory notes for their interest rate.

In general, under the subsidized Stafford Loan Program, undergraduates who qualify may borrow \$2,625 per year as freshmen, \$3,500 per year as sophomores; and \$5,500 per year as juniors or seniors to a cumulative maximum of \$23,000. A 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 based upon cost of attendance and dependency status as unsubsidized Stafford loans.

A supplemental application is required for the Stafford Student Loan. Students must have completed their financial aid files and

have been sent an award notice before they can submit a loan application to the Financial Aid Office. In addition, borrowers must attend a Loan Counseling Workshop before the application will be accepted. If you attended the workshop at CSUS previously, you will not be required to attend again.

**PLUS (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 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 may not exceed 10 percent.

Parents of dependent undergraduate students may borrow through the PLUS program to assist their dependent child. The parent





borrower must begin repayment of principal and interest 60 days following the date of disbursement.

A supplemental application is required for the PLUS loans. Students must have completed their financial aid files and been sent an award notice before they can submit the loan application to the Financial Aid Office.

### **Employment**

**Federal Work Study** is a federally funded, need based employment program which 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. There is a wide range of choices in the University as well as in non-profit agencies in the metropolitan area. Recipients may work up to 20 hours per week.

### **Scholarships**

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 1 for the following academic year. March 15 is the filing deadline. Late applications will not be accepted.

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.

### **Alan Pattee Scholarships**

Children 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 are not charged fees or tuition of any kind at any California State University campus, according to the Alan Pattee Scholarship Act, Education Code Section 68121. Students qualifying for these benefits are known as Alan Pattee scholars. For further information contact the Admissions/Registrar's Office, which determines eligibility.

### **STUDENT ELIGIBILITY REQUIREMENTS**

There are a number of factors that must be met before a student is considered eligible for financial assistance. These requirements include:

1. Be a U.S. citizen or eligible non-citizen
2. Be making satisfactory progress toward a degree (see Satisfactory Progress)
3. Not be in default on a Perkins Loan, National Direct Student Loan, Stafford Loan, Guaranteed Student Loan, PLUS Loan, or Supplemental Loan for Students (SLS)
4. Not owe a refund 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. Sign a statement of educational purpose and certification statement on refunds and default
7. Sign a statement of updated information on the back of the Student Aid Report (SAR)
8. Sign a statement of registration status if you are required to register with Selective Service

9. Sign a statement that you will not engage in the unlawful manufacture, distribution, dispensation, possession or use of a controlled substance during the period covered by your Pell Grant and
10. Be accepted for admission to the University.

These items are collected at the time you apply for financial aid. Before a financial aid disbursement is made, the Financial Aid Office will verify that you are enrolled in an eligible program and are making satisfactory progress.

### **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 percentage of coursework attempted. In addition, students are expected to complete degree requirements within 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. These standards comply with federal regulations and financial aid policies and guidelines of The California State University, are applicable to all students on financial aid at CSU, Sacramento, 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)**

Undergraduate students are required to maintain a cumulative GPA of 2.0. Graduate students are required to maintain a cumulative GPA of 3.0.

## Unit Deficiency

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

<b>UNDERGRADUATES</b>	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
<b>GRADUATES</b>	Minimum Number of Units
End of two semesters (first year) .....	20
End of four semesters (second year) .....	40
End of six semesters (third year) .....	60

For students enrolled less than full-time, proportional adjustments will be made.

Students initially not maintaining the appropriate GPA or accumulating a unit deficiency between one to six units will be required to complete a "Required Advising Form for Financial Aid" with an academic advisor prior to any further disbursements of financial aid. Improvement must be demonstrated before the next review.

## Unit Maximums

All undergraduate coursework must be completed in 155 units or 125 percent of the units required for their specific degree objective. Graduate student coursework 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.

## COST OF ATTENDING CSUS

The following chart will give you an idea of what it may cost to attend CSUS. Your actual costs may vary according to your academic major, living arrangement, location and general life style.

### STANDARD MAXIMUM STUDENT BUDGET 1995-96

	<b>With Parents</b>	<b>Campus Housing</b>	<b>Off Campus</b>
Fees*	1926	1926	1926
Books & Supplies	648	648	648
Room & Board	2196	5342	5301
Transportation	594	576	738
Miscellaneous/Personal	<u>1235</u>	<u>1377</u>	<u>1377</u>
<b>Totals:</b>	6599	9869	9990

\*nonresident students are charged tuition in the amount of \$246 per unit.

## 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 you do not meet the Satisfactory Progress Standards of the University and have extenuating circumstances that caused your disqualification, you may be eligible to file an appeal. A copy of the appeal process is available from the reception area in the Financial Aid Office.

## Dropping Units

Financial aid recipients who drop units or withdraw from the University should notify the Financial Aid Office immediately. A review of the student's award will be made to determine if any reduction or repayment of aid will result from the dropping of units. Any refund of fees for which the student is eligible will be credited to the federal or state financial aid programs from which the student received money.

## SPECIAL CATEGORIES OF STUDENTS

Students in the Overseas International Program should meet with a financial aid counselor.

Visitor Status students from CSUS to another CSU campus must meet with a financial aid counselor.

Visitor Status students from another CSU campus to CSUS must file their aid application with the parent campus. The parent campus will award the aid and send financial aid checks to CSUS. Checks are disbursed at the windows of Disbursement Services in Lassen Hall.

Students enrolled through Regional and Continuing Education in an eligible program are eligible to apply for assistance. You must meet with a financial aid counselor.

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.

Additional information is available in the Financial Aid Office.