

# CALIFORNIA STATE UNIVERSITY, SACRAMENTO

Financial Aid Office, 6000 J Street, Lassen Hall 1006, Sacramento, CA 95819-6044

## 2003-04 FINANCIAL AID AWARD LETTER GUIDE

### AWARDING PROCESS

Priority awarding of institutional funds is given to students who filed their financial aid application (FAFSA) by March 3, 2003 and have completed their file.

All awards are based on the regulations and policies governing each individual program. The Financial Aid Office cannot meet the total financial need of all students at this campus, but strives to make it possible for you to afford to attend CSUS. Before declining an award, please be advised that not all aid can be restored later. The awards are contingent upon your maintaining eligibility and our availability of funding from the program sources.

**Freshmen, sophomores, juniors and seniors** enrolled in the main campus are considered for all campus-based programs.

**Post-baccalaureate teaching credential students** enrolled in the main campus are considered for SUG, Federal Perkins, FWS, and Federal Direct Loans. Loan aggregate and annual limits are the same as undergraduates. First teaching credential students may be considered for Pell and Cal T.

**Second bachelor's and second master's degree students** (student must have Satisfactory Progress appeals approved) are considered for Federal Nursing, Federal Perkins, Federal Work Study, SUG, and/or Federal Direct Loans. Second bachelor candidates are restricted to the same maximum Federal Direct Loan limits as those for undergraduates.

**Post-baccalaureate unclassified graduate students** are considered for Federal Perkins, Federal Work Study, SUG and Federal Direct Loan programs for a period not to exceed 12 months (e.g. two consecutive semesters) and must be working toward admission into an eligible graduate degree or certificate program. The maximum annual Direct Loan amounts are: Teaching Credential, 2<sup>nd</sup> BA seekers same as Freshman level; and, MA seekers same as senior level.

**Classified and conditionally classified graduate students** enrolled in the main campus are considered for SUG, Federal Perkins, Federal Nursing, Federal Work Study, and Federal Direct Loans. Graduate Direct Loan limits apply to students enrolled at least half-time in graduate level courses. If your enrollment in graduate level courses is not at least half-time (4 hours) for each semester, the maximum annual Direct Loan amounts are the same as the senior limits.

### THE AWARD LETTER

The Award Letter is our offer of financial assistance to you. You must return the Award Letter accepting (list "Y") or declining (list "N") each award offer.

**Your award may be canceled if you fail to return the Award Letter within two weeks of the date of the letter.**

**If you will receive additional aid such as scholarships or stipends not listed on your Award Letter, you must inform the Financial Aid Office in writing. These**

**additional sources of aid must be counted as a resource and reduces need based awards.**

The following are definitions of terms on your Award Letter.

#### Family Contribution:

Represents the amount you and your family are expected to contribute from your own resources such as employment earnings, untaxed income benefits, savings and assets. The amount has been determined according to federal standards and is based on an analysis of the financial information you provided.

**Financial Need:** Represents the total amount of financial need you have at CSUS.

**Remaining Need:** Represents the Financial Need that has not been met by the financial aid award.

**Student Budget:** Represents the actual amount of fees and standard allowances for books & supplies, food & housing, transportation, and miscellaneous personal expenses.

The housing allowance reflects your residence while enrolled at CSUS. The following chart gives estimated information about what it will cost undergraduate residents to attend CSUS during the Fall 2003 and Spring 2004 academic year as a full-time student.

**Budget Type:** Represents your Student Budget based on your residence while enrolled at CSUS. See budget breakdown on following page.

ALLOWANCE	PARENTS	DORMS	OFF-CAMPUS	MARRIED - BOTH ARE STUDENTS
Fees ( <i>may change</i> )	\$2,435	\$2,435	\$2,435	\$2,435
Food & Housing	\$3,168	\$7,664	\$8,856	\$6,012
Books & Supplies	\$1,224	\$1,224	\$1,224	\$1,224
Transportation	\$834	\$615	\$949	\$834
Misc. Personal	\$2,006	\$1,789	\$2,115	\$2,006
<b>TOTAL</b>	<b>\$9,667</b>	<b>\$13,727</b>	<b>\$15,579</b>	<b>\$12,511</b>

NOTE: Graduate students add \$114 for graduate enrollment fees. Non-resident students add \$282 per unit for non-resident enrollment fees. Enrollment fees are subject to change.

### Enrollment Status:

Represents the number of hours (units) on which your financial aid is based. Audits(AU), incompletes (I), and other non-credit (NC) grades, and intersession courses do not count toward enrollment for financial aid. You must be enrolled at least half-time to remain eligible for most financial aid programs.

**Note:** Graduate equivalents are based on 200 and 500 series courses for graduate students.

**Full-time:** 12 (Grad: 8) hours or more.

**3/4 time:** 9-11 (Grad: 7) hours.

**1/2 time, full fees:** 7-8 hours.

**1/2 time:** 6 (Grad: 4-6) hours.

**Less-than 1/2 time:** 1-5 hours.

**AID will not disburse if your enrollment status reflected on your award letter is not correct.**

### SPRING ONLY AWARDS

Due to limited funding, priority for campus-based programs is given to students who will enroll in both semesters of the academic year. Students who will not be attending CSUS until Spring 2004 will have their award revised to Federal Pell Grant (if you are an eligible undergraduate) and Direct Loans only.

**Notify our office of any changes in your living arrangements or enrollment status. Changes may result in revisions or delays in financial aid awards.**

### GRANTS

Students graduating at the end of any semester are ineligible for undergraduate financial aid in subsequent semesters.

#### Cal Grants:

- Restricted to California residents.
- Eligibility is determined by the California Student Aid Commission (CSAC).
- Renewal grants are made by the campus according to guidelines from CSAC.

#### Cal Grant A:

- State grant assists low and middle-income students with registration fee.
- Eligibility is based on academic merit and financial need.

#### Cal Grant B:

- State grant assists with fees and subsistence.
- Eligibility is based on high-potential students from disadvantaged or low-income families.

#### Cal Grant T Program:

- Restricted to California residents with financial need.
- Must have bachelor's degree
- Must be in first credential program

**You must inform the Financial Aid Office in writing if CSAC has informed you of your ineligibility to receive the Cal Grant and the award appears on your Award Letter.**

#### Federal Pell Grant:

- Award is based upon the FAFSA information you submitted to the processor.
- Limited to students without a prior bachelor's degree or during first teaching credential.

#### Federal Supplemental Educational Opportunity Grant (SEOG):

- Assists undergraduates with exceptional financial need.

#### State University Grant (SUG):

- Must be a California resident.

#### Educational Opportunity Program Grant (EOP):

- Restricted to California residents who are admitted to CSUS through the Educational Opportunity Program Office.
- Student must have financial need.

#### Bureau of Indian Affairs Grant (BIA):

- Awarded by the Bureau of Indian Affairs.

## WORK STUDY

### Federal Work-Study (FWS) or Campus Work Program (CWP):

These are need-based programs that help students meet educational expenses through part-time employment during the academic year.

Students are paid once per month based upon hours worked, the award does not credit your account.

If you are awarded and accept FWS or CWP, you will receive instructions on how to interview and be hired for FWS jobs. Your award will be canceled if you are not placed in a FWS or CWP position by the first week in October.

**If you do not receive FWS or CWP on your award letter, you may submit a written request to be considered for participation.**

## LOANS

### Nursing Student Loan (NSL):

- Long term, low interest (5%) loan awarded to students majoring in nursing and who have financial need.
- Repayment begins nine months after you cease to be at least a half-time student.
- You will not be eligible if you are no longer a nursing major.

### Federal Perkins Loan:

- Long-term, low interest (5%) loan made to students with exceptional financial need.
- Repayment begins nine months after you cease to be at least a half-time student.

IF YOU ACCEPT THE NURSING, PERKINS, GOETHE, OR LOCKHART LOAN AWARD YOU MUST:

- (1) complete the enclosed Personal and Confidential Information form, and return it with your Award Letter;
- (2) attend a pre-loan workshop (*if this is your first Perkins, Nursing, Goethe, or Lockhart Loan at CSUS*) by calling Student Financial Services Center (SFSC) at (916) 278-6736 or 278-6190 to schedule an appointment as soon as possible.
- (3) have a co-signer if you are under 18 years of age (Nursing only).

### WILLIAM D. FORD FEDERAL DIRECT LOAN PROGRAM

#### Federal Direct PLUS (Parent) Loan:

- Long-term, low interest loan for parents of dependent undergraduates.
- Not based on financial need (may replace your family contribution).
- Repayment begins 60 days after the full disbursement.

**To apply for the Direct PLUS Loan, complete and return the enclosed Direct PLUS Loan Request Form.**

#### Federal Direct Subsidized Loan:

- Long-term, low interest loan for students with financial need.
- Repayment begins six months after you cease to be at least a half-time student.
- The government pays interest during in-school, grace and deferment periods.

### Federal Direct Unsubsidized Loan:

- Long-term, low interest loan
- not based on financial need (may replace your family contribution).
- Repayment begins six months after you cease to be at least a half-time student.
- Interest begins immediately and may be deferred.

**--To accept your Direct Loan, complete and return the enclosed award letter. For a student who is required to submit a Master Promissory Note (MPN) it can be completed at**

<http://dlenote.ed.gov>.

**-- Loan fees will be your responsibility even though you return your check or do not cash the check once 120 days have passed after the loan disbursement.**

**--Federal Regulations and CSUS policy require borrowers attend a Loan Counseling session once at CSUS before your Direct Loan will be disbursed. You may meet this requirement by using the Entrance Loan Counseling Direct Loan website**

<http://www.ed.gov/DirectLoan/counsel/index.html> (the Personal Identification Number requested at this site is your PIN issued to you by the Department of Education) OR on [c@spernet.NET](mailto:c@spernet.net) by calling (916) 278-8011 from a touch tone phone. The PIN requested at this number is your birthday month and day.

## SCHOLARSHIPS

(office located in Lassen 1013A)

### Institutional Scholarship:

- Awarded through by the University Scholarship Committee.

### Departmental Scholarship:

Check with the respective on-campus departments for applications and deadlines.

### Community Scholarship:

- Awarded by off-campus donors.
- Scholarships are listed in estimated status until funds have been received. If you do not recognize the amount of the estimated scholarship as the total of all the unpaid scholarships you have been awarded, contact the Scholarship Office.

### CHECK DISBURSEMENT

All obligations you owe to the University (enrollment fees, library fines, short term loans, etc.) will be deducted from your financial aid disbursement. If you have a balance due, Student Financial Services Center will either mail your financial aid check to you or make it available for you to pick up at the windows of Student Financial Services Center. For most awards, you will receive your check by mail. You will need to pick up your check at Student Financial Services Center for the following types of awards: Perkins Loan, Nursing Loan, some types of BIA Grants, and Scholarship checks made payable to you. You must present your student ID card to pick up your check.

Students cannot receive a financial aid disbursement at two different campuses during the same semester.

**To insure you will receive your check notification and/or check, update your mailing address with the Admissions & Records Office or on Casperweb.**

### DISBURSEMENT NOTIFICATION

See your Award Letter for specific breakdowns under each program. If you fail to pick up a check during its disbursement period the award may be canceled.

Your financial aid check will not print if you have financial aid holds. Please call c@sper.[NET] at (916) 278-8011 after you have completed your CASPER registration for the fall and spring semesters to find out if you have any financial aid holds.

**If you have been awarded a Direct Loan, Pell Grant, Cal Grant, Graduate Fellowship, Departmental or Community Scholarship, or other stipend, your disbursement dates may differ. Payment is made after the University has received the funds from the funding agencies.**

### RETURN OF TITLE IV FUNDS

Students who withdraw from all courses prior to the 60% point in the term will **have to repay** funds to required TITLE IV aid programs up to an amount proportionate to the number of days remaining in the term.

Students who receive a 0.0 GPA resulting from no passing grades are considered unofficial withdrawals. According to Title IV regulations we will calculate repayment based on 50% of the semester or the last day of documented attendance.

### OVERAWARDS

Federal and State regulations do not allow for students to receive aid which exceeds their financial eligibility. This is in accordance with specific program criteria. An overaward

may occur when the student receives unanticipated aid from outside resources (scholarships/grants); an increase in family contribution because of a corrected Student Aid Report (SAR), changes in enrollment status; and/or, due to human error in calculation or data entry of an awards(s). Students are **required to repay** all assistance for which they are ineligible.

### SATISFACTORY PROGRESS

The University is required to uniformly measure all financial aid recipients' progress toward their degree objective whether or not they have previously received financial aid. Copies of these standards are available in the Financial Aid Office.

### ADDITIONAL INFORMATION

The Financial Aid staff is available to help students with their financial aid. You may use the Financial Aid drop box located in the lobby of Lassen Hall to submit documents to the Financial Aid Office. If you need assistance, please come to our office in Lassen Hall, Room 1006, or call c@sper.[NET] at (916) 278-8011 or (916) 278-6554.

**NOTE: THIS DOES NOT COVER EVERY AWARD OR SITUATION. IF YOU HAVE AN UNUSUAL SITUATION, PLEASE COME TO THE FINANCIAL AID OFFICE FOR ASSISTANCE.**