THE AWARD NOTIFICATION is our offer of financial aid. You will receive a revised notification every time your award is adjusted based on an enrollment change or notification of new award. Award adjustments may result in an increase, decrease, or, in some cases a cancellation of funds. Awards are subject to cancellation if you fail to respond to the Award Notification within two weeks. Before declining an award, please be advised that not all aid can be restored later.

If you receive additional aid, such as scholarships, stipends, tuition fees paid by third party contract, waivers, etc., not listed on your Award Notification, you must inform the Financial Aid Office in writing. These additional sources of aid must be counted as a resource which may require reduction of other awards.

FINANCIAL AID ENROLLMENT STATUS
You must be enrolled at least half-time to remain eligible for most financial aid programs. Courses taken for audit (AU) do not count toward enrollment for financial aid.

<table>
<thead>
<tr>
<th></th>
<th>Undergraduate*</th>
<th>Graduate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full-time:</td>
<td>12 units</td>
<td>7 or more units</td>
</tr>
<tr>
<td>¾ time:</td>
<td>9-11 units</td>
<td>N/A</td>
</tr>
<tr>
<td>½ time:</td>
<td>6-8 units</td>
<td>4-6 units</td>
</tr>
<tr>
<td>&lt; ½ time:</td>
<td>Less than 6 units</td>
<td>Less than 4 units</td>
</tr>
</tbody>
</table>

*Undergraduate Credential students must be enrolled in a minimum of 6 units to be eligible for FA. Your Pell eligibility is based upon enrollment in credential coursework.

CENSUS dates are listed below for 2012-13. Your aid may be adjusted based on the number of units you are enrolled in at the Census date.

- Fall 2012 census date: 9/24/12
- Spring 2013 census date: 2/22/13

No award adjustments will be made after the Census date.

SPRING ONLY AWARDS
Due to limited funding, priority awarding is given to students who will enroll in both the Fall and Spring semesters.

AWARD ELIGIBILITY
Priority consideration is given to students who file the Free Application for Federal Student Aid (FAFSA) by the March 2 priority deadline and submit all requested documentation to the Financial Aid Office within two weeks of the date of our request for additional information.

Financial aid funds are limited and funding may not be available to meet the total financial need of all students.

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

TEACHING Credential students are considered undergraduates for FAFSA filing purposes and are eligible for State University Grant (SUG), Perkins Loans, Federal Work Study (FWS), Direct Loans, and TEACH Grants (can turn into Unsubsidized Loan with accrued interest). Loan limits are equivalent to those for seniors. Students working towards their first teaching credential may be eligible for Pell Grant if they are enrolled in at least 6 units of required teaching credential courses.

CLASSIFIED and conditionally classified Graduates are considered for SUG, Perkins Loans, Nursing Loans, FWS, and Direct Loans.

UNCLASSIFIED Graduates who are working toward admission into an eligible program are considered for SUG and Direct Loans for a period of up to 12 months (two consecutive semesters) one time only. See a Financial Aid Counselor for assistance.

SECOND bachelor’s, second master’s, and second credential students are not eligible to receive financial aid without an approved Satisfactory Academic Progress (SAP) appeal. If an appeal is approved, these students are considered for SUG, Perkins Loans, Nursing Loans, FWS, and Direct Loans.

College of Continuing Education (CCE) students who are taking pre-approved courses require special handling. You must identify yourself to the Financial Aid Office as a student in an eligible CCE program to receive information on your financial aid process. NOTE: Regular students taking Summer courses through CCE are not considered CCE students for financial aid purposes.
COST OF ATTENDANCE (COA) or your Financial Aid Budget is the actual amount of tuition fees and standard allowances for books & supplies, food & housing, transportation, and miscellaneous personal expenses. The housing allowance is based upon your living arrangements while enrolled at Sac State. The following chart is an estimate of the COA for a full-time undergraduate student. It may not represent your actual expenditures for these items.

<table>
<thead>
<tr>
<th>ALLOWANCE</th>
<th>With PARENTS</th>
<th>ON-CAMPUS</th>
<th>OFF-CAMPUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition Fees (may change)</td>
<td>$7,100</td>
<td>$7,100</td>
<td>$7,100</td>
</tr>
<tr>
<td>Food &amp; Housing</td>
<td>$4,400</td>
<td>$11,724</td>
<td>$12,090</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,754</td>
<td>$1,754</td>
<td>$1,754</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,400</td>
<td>$1,210</td>
<td>$1,358</td>
</tr>
<tr>
<td>Misc. Personal</td>
<td>$2,720</td>
<td>$2,438</td>
<td>$2,740</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$17,374</td>
<td>$24,226</td>
<td>$25,042</td>
</tr>
</tbody>
</table>

NOTE: The CSU makes every effort to keep student costs to a minimum. Tuition fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, the CSU must reserve the right, even after initial fee payments are made, to increase or modify any listed fees, without notice, until the date when instruction for a particular semester or quarter has begun. All CSU listed fees should be regarded as estimates that are subject to change upon approval by The Board of Trustees.

<table>
<thead>
<tr>
<th>Added Fees:</th>
<th>Graduate Students</th>
<th>$1386</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Teaching Credential</td>
<td>$960</td>
</tr>
<tr>
<td>Other Fees:</td>
<td>MBA Students</td>
<td>$278 per unit for Professional Degree Program</td>
</tr>
<tr>
<td></td>
<td>Non-resident Students</td>
<td>$372 per Unit</td>
</tr>
</tbody>
</table>

COA less EFC equals Financial Need:

EFC (Expected Family Contribution) is the federally-determined amount that you and your family are expected to contribute toward the cost of your education based on the information provided on the FAFSA. Financial Need is the Total Cost of Attendance minus the EFC minus other resources. This determines your eligibility for need-based aid. Remaining Need is the financial need that has not been met by the financial aid award.

GRANTS are monies you do not have to pay back and are typically based on financial need.

Federal Pell Grant is restricted to undergraduates and students pursuing their first non-degree teaching credential. New for 12/13: Students are eligible to receive a Pell Grant for up to 12 semesters, regardless of school attended.

Federal Supplemental Educational Opportunity Grant (FSEOG) is restricted to undergraduate students with extreme financial need.

State University Grant (SUG) is a program to help pay tuition fees restricted to California residents who are not receiving funding from another aid program designated for tuition fees.

Educational Opportunity Program (EOP) Grant is restricted to undergraduate California residents who were admitted through EOP.

Bureau of Indian Affairs Grant (BIA) is restricted to students awarded by the BIA.

Cal Grant is restricted to undergraduate California residents who have been determined to be eligible by the California Student Aid Commission (CSAC).

You must inform the Financial Aid Office in writing if you become ineligible to receive Cal Grant after it has been awarded to you.

TEACH Grant is restricted to students in the teacher credential program and requires 4 years of specific teaching service, otherwise it converts to a Direct Unsubsidized Loan with accrued interest.

SCHOLARSHIPS are used as a resource in a student's financial aid package, and may reduce need-based financial aid awards.

Institutional Scholarships are awarded by the University Scholarship Committee. Applications are available from mid-January to mid-March.

Departmental Scholarships are awarded by the respective campus departments. See your department for applications and deadlines.

Community Scholarships are awarded by off-campus donors and are shown as estimates until the funds have been received. If the amount of your estimated scholarship is not equal to the total of all of your unpaid scholarships, please see the Scholarship Office in Lassen Hall 1006.
FEDERAL WORK STUDY (FWS) helps eligible students earn funds for their educational expenses and provides job opportunities. Students are instructed on how to obtain an FWS job to earn the award and receive payments. These funds are not part of the weekly financial aid disbursement.

LOANS are money you borrow and will repay after you leave school or drop below half-time enrollment.

Federal Direct Subsidized Loan is a long term, fixed interest rate loan. (3.4% for loans first disbursed after July 1, 2012)* based on financial need. Repayment begins six months after you leave school or drop below half-time enrollment. The government pays interest during in-school, and deferment periods.

Note: Graduate/Professional students are no longer eligible for subsidized loans for loan periods beginning on or after July 1, 2012.

Federal Direct Unsubsidized Loan is a long term, fixed interest rate loan (6.8%)* not based on financial need. Repayment begins six months after you leave school or drop below half-time enrollment. Interest begins to accrue at the time of disbursement, and we recommend students make interest payments while in school. Unpaid interest will be added to the principal amount of the loan at repayment.

*Interest rate is subject to change pending federal legislative ruling.

Federal Direct Graduate PLUS Loans is a long term, fixed interest rate (7.9%) loan for graduate students for credit worthy applicants.

Federal Direct Parent Loans for Undergraduate Students (PLUS) is a long term, fixed interest rate loan at 7.9% for parents of dependent students. If your parent is denied the PLUS loan because of an adverse credit history, you may request consideration for additional unsubsidized loan eligibility.

ALL loan borrowers must complete a Federal Direct Loan Master Promissory Note (MPN) and are required to complete Entrance Loan Counseling.

Nursing Student Loan (NSL) is a long-term, low-interest (5%) loan awarded to students with financial need who have been formally admitted into the clinical nursing major. Repayment begins nine months after you leave school or drop below half-time enrollment. Students under the age of 18 are required to have a co-signer.

Federal Perkins Loan is a long-term, low-interest (5%) loan offered to students who have financial need. Repayment begins nine months after you leave school or drop below half-time enrollment.

Nursing and Perkins Loans borrowers must complete Entrance Loan Counseling and a Master Promissory Note.

Alternative (Private) Loans are higher cost loans for credit worthy students to help meet educational expenses that are not covered by the financial aid award. Alternative loans should only be considered as a last resort. See a Financial Aid Counselor for more information.

ANNUAL DIRECT LOAN LIMITS

<table>
<thead>
<tr>
<th></th>
<th>Subsidized</th>
<th>Additional Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$3,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$4,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>$5,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>Teach. Cred.</td>
<td>$5,500</td>
<td>$0</td>
</tr>
<tr>
<td>Graduate*</td>
<td>n/a</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

AGGREGATE LIFETIME DIRECT LOAN LIMITS

<table>
<thead>
<tr>
<th></th>
<th>Subsidized</th>
<th>Additional Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td>$31,000</td>
<td>$57,500</td>
</tr>
<tr>
<td>Graduate**</td>
<td>n/a</td>
<td>$138,500</td>
</tr>
</tbody>
</table>

*Beginning 7/1/12: Graduate students no longer eligible for Subsidized loan.

** Includes loans received for undergraduate study.

Your loan eligibility is determined by your COA less EFC less Other Aid.

DISBURSEMENT of Aid occurs on a weekly basis beginning ten days before the start of each semester; with the exception of holidays and campus closures.

All obligations owed to the University (tuition fees, housing, short term loans, etc.) will be automatically deducted from your financial aid. Normally there are no remaining funds sent to you until your debts have been fully paid regardless of whether you are on a payment plan.

Get your funds faster by signing up for eRefund on your My Sac State Student Center.

Student loan borrowers have 120 days to return their un-cashed loan check before loan fees will be assessed.
Prior to withdrawal from school you will meet with a Financial Aid Counselor to discuss repayment of aid and the impact it may have on future aid eligibility and maintaining the Satisfactory Academic Progress (SAP) standards.

Students who withdraw from all courses prior to the 60 percent point of the term may have to repay a portion of their financial aid funds to required aid programs based on the number of days remaining in the term.

Students who receive a 0.00 GPA as a result of receiving W or WU grades are considered unofficial withdrawals. Repayment/refunds will be calculated based on attendance through 50 percent of the semester or the last day of documented attendance.

An overaward occurs when you receive financial aid in excess of your eligibility. Federal and state regulations do not permit students to receive aid which exceeds their financial eligibility. The following situations may cause an overaward:

- change in budget, housing status, resident status, or academic career
- unreported aid from outside resources (scholarships, grants, stipends, third party tuition fee payments, aid received at other schools, etc.)
- increase in family contribution as a result of corrections made to the Student Aid Report (SAR)
- change in enrollment status
- human error in calculation or data entry of an award(s)
- aid awarded after initial award notification

Students are required to repay all assistance for which they are determined to be ineligible.

Satisfactory Academic Progress
The University is required to uniformly measure progress toward a degree/credential objective for all financial aid recipients. All financial aid recipients are required to sign a Satisfactory Academic Progress (SAP) standards contract as part of the application process. The SAP Contract outlines how progress standards are measured, frequency, and consequences.

Fee deferments
You are provided a temporary tuition fee deferment in the Fall term if Sac State has received your FAFSA and you’ve submitted all requested documents to the office by June 1st. For the Spring term, students with Spring awards are provided a temporary tuition fee deferment. You are responsible for paying tuition fees by the due dates if your financial aid award will not disburse in time. Read your My Sac State messages for further information.

Summer aid
Requires a separate online application to determine your remaining loan eligibility for the Summer term. The online application will be made available in early April.

Personal Identification Number (PIN)
You must have a federal PIN to access financial aid information and resources such as filing the FAFSA and completing the Entrance Loan Counseling and MPN requirements. The federal PIN is issued by the U.S. Department of Education and can be requested on their web site at www.pin.ed.gov.

Financial Aid Disbursement holds
Are term-specific, meaning holds from previous and future semesters do not affect the current semester. Financial aid holds do not affect registration. You must check your My Sac State Student Center for current disbursement holds after registering for classes and take necessary action to clear the holds.

Important reminders
- Include your name and student ID on all documents.
- A drop-box is located in the lobby of Lassen Hall for convenient drop-off.
- If you will enroll in fewer than 12 units per semester, you must inform the Financial Aid Office via the Award Notification on your My Sac State, or submit a written statement.
- If your living arrangements change from what you reported on the FAFSA you must inform the Financial Aid Office in writing.
- You are required to repay all financial aid for which you are determined to be ineligible.
- When visiting the Financial Aid Office, you must be prepared to show photo identification.

Questions?
Visit our website at www.csus.edu/faid to view our Financial Aid TV available 24 hours a day, 7 days a week. Call us at (916) 278-6554 or e-mail us at finaid@csus.edu. General advising is provided at the front counter in Lassen 1006 Monday through Friday from 9:00 am to 4:00 pm. Counselors are available on a drop-in basis on Mondays, Tuesdays, and Thursdays from 9:00 to 11:30 am and from 1:00 to 3:00 pm. Office hours will change for the Summer, so check our website to view current office hours.

This guide does not cover every award or situation. Check your My Sac State and our website for updates and other important information.