This Award Notification Guide is your resource for understanding the types of financial aid offered and action required to accept your aid award, receive your aid disbursement and maintain aid eligibility. You will receive a revised award notification every time your award is adjusted based on an enrollment change or notification of a new award. Award adjustments may result in an increase, decrease or in some cases a cancellation of funds. Financial Aid awards that are left in an “Offered” status will be subject to cancellation if you do not accept within two weeks. Before declining an award, please be advised that not all grant aid can be restored later. You may reduce the amount of loan offered and encouraged to only borrow what you need for school.

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 resources must be included as part of your financial aid package, which may require a reduction of other awards.

YOUR RIGHTS AND RESPONSIBILITIES

You have the right to know:
- What financial aid programs are available at Sacramento State
- Application deadlines for each available program
- Cost of attendance (COA)
- Disbursement of funds
- Repayment/refund policy
- Satisfactory Academic Progress (SAP) toward degree policy

You have the responsibility to:
- Accurately complete all forms/applications on time
- Comply with all financial aid deadlines
- Provide correct and accurate information
- Read and understand all information before signing
- Keep copies for your records
- Accept responsibility for all agreements you sign

BY ACCEPTING FINANCIAL AID

You certify that you have read the Award Notification Guide and authorize Sacramento State to automatically transfer the necessary amount of financial aid to pay tuition fees and/or other fees/obligations owed to the University. You also understand that financial aid award amounts are contingent on availability of funds, which are sometimes subject to change. You also recognize that you may not receive financial aid from another institution while receiving financial aid at Sacramento State.
Disbursement is the process by which the Financial Aid Office authorizes payment of aid. **You must be enrolled at least half-time to remain eligible for most financial aid programs.** Disbursement of aid occurs on a weekly basis beginning ten days before the start of each semester, with the exception of holidays, campus closures and system upgrades.

The amount of financial aid that will disburse is based on your enrolled units at the time of disbursement. Wait listed courses do not count as being enrolled and will not count for disbursement purposes.

### Grant Aid Prorated Based on Enrollment

#### Enrollment Status Chart

<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>3/4 TIME</td>
<td>9—11 units</td>
<td>N/A</td>
</tr>
<tr>
<td>1/2 TIME</td>
<td>6—8 units</td>
<td>4—6 units</td>
</tr>
<tr>
<td>&lt; 1/2 TIME</td>
<td>Less than 6 units</td>
<td>Less than 4 units</td>
</tr>
</tbody>
</table>

For example: If you are enrolled in 6 units at the time of initial disbursement some award programs will be prorated. If you enroll in additional units during the Add/Drop period, you will be disbursed the difference of aid up to the maximum award amount offered.

#### Pell Grant Disbursement Chart

<table>
<thead>
<tr>
<th>ENROLLED UNITS</th>
<th>PRORATE AWARD AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 6 units</td>
<td>May receive up to 25%</td>
</tr>
<tr>
<td>6—8 units</td>
<td>May receive up to 50%</td>
</tr>
<tr>
<td>9—11 units</td>
<td>May receive up to 75%</td>
</tr>
<tr>
<td>12 or more units</td>
<td>May receive up to 100%</td>
</tr>
</tbody>
</table>

#### Cal Grant A Disbursement Chart

<table>
<thead>
<tr>
<th>ENROLLED UNITS</th>
<th>PRORATE AWARD AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 6 units</td>
<td>Not Eligible</td>
</tr>
<tr>
<td>6—8 units</td>
<td>May receive up to 50%</td>
</tr>
<tr>
<td>9—11 units</td>
<td>May receive up to 75%</td>
</tr>
<tr>
<td>12 or more units</td>
<td>May receive up to 100%</td>
</tr>
</tbody>
</table>
What Makes a Student Eligible for Aid

- Admitted to a degree or credential program
- A financial aid application is on file for the aid year
- Maintain Satisfactory Academic Progress (SAP)
- Undergraduate students must be enrolled in at least 6 units and graduate students must be enrolled in at least 4 units
- Undergraduate students enrolled in a single term and graduating will have their loans prorated.
- Courses taken for audit (AU) do not count toward enrollment for financial aid
- Open University students are not eligible for financial aid

CENSUS

Financial aid awards are locked and adjusted based on the number of units you are enrolled in Census date.

For example: If you were initially paid for full-time enrollment and then at Census you are enrolled in less than full-time, you may have to repay aid that you are not eligible to keep.

**CENSUS dates are listed below:**

<table>
<thead>
<tr>
<th>Term</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2015</td>
<td>9/28/15</td>
</tr>
<tr>
<td>Spring 2016</td>
<td>2/19/16</td>
</tr>
</tbody>
</table>

Refund

**Refund of Aid**

Refund of aid is any remaining funds after fees/debts have been paid. You can receive your refund faster by signing up for eRefund. To sign up for eRefund, log into your My Sac State Student Center, click on the Account Inquiry link and then the green eRefund button.

Priority Dates and Deadlines

**March 2** is Sacramento State’s priority filing deadline. Students who meet this filing deadline will receive the following consideration:

- A **fee deferment** will be placed on your Student Center; deferring your tuition fee payment until the third week of school.
- **Priority consideration for limited funding**: provided you meet all other award criteria.

You are encouraged to monitor your My Sac State Student Center To Do List for requested documentation that may be needed to complete your file. We recommend that you submit requested documentation within two weeks of the date of request or by June 1.

**SPRING ONLY STUDENTS**

Due to limited funding, priority awarding is given to students who will enroll in both Fall and Spring semesters.
TYPES of Students

UNDERGRADUATE Students are considered for all financial aid programs.

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. 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 up to Undergraduate limits, for a period of up to 12 months (two consecutive semesters) one time only.

SECOND Bachelor, Second Master and Second Credential Students are eligible for Perkins Loans, Nursing Loans, FWS, and Direct Loans.

DOCTORAL Students are considered for Direct Loans (Unsubsidized) and Graduate PLUS Loan.

College of Continuing Education (CCE)

Students who are enrolled in programs through CCE require special processing. Not all CCE programs qualify for financial aid.
DETERMINING ELIGIBILITY

COST OF ATTENDANCE (COA)
The COA includes 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 Sacramento State. It may not represent your actual expenditures for these items. A student may not receive financial aid assistance above their COA. The following chart is an estimate of the COA for a full-time undergraduate student.

<table>
<thead>
<tr>
<th>ALLOWANCE</th>
<th>WITH PARENTS</th>
<th>ON-CAMPUS</th>
<th>OFF-CAMPUS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DIRECT COSTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition Fees (may change)</td>
<td>$6,674</td>
<td>$6,674</td>
<td>$6,674</td>
</tr>
<tr>
<td>Food &amp; Housing</td>
<td></td>
<td>$13,460</td>
<td></td>
</tr>
<tr>
<td><strong>INDIRECT COSTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,764</td>
<td>$1,764</td>
<td>$1,764</td>
</tr>
<tr>
<td>Food &amp; Housing</td>
<td>$4,770</td>
<td></td>
<td>$11,970</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,332</td>
<td>$1,062</td>
<td>$1,476</td>
</tr>
<tr>
<td>Misc. Personal</td>
<td>$1,392</td>
<td>$1,392</td>
<td>$1,392</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$16,002</td>
<td>$24,422</td>
<td>$23,346</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.

Expected Family Contribution (EFC)
Is the federally-determined amount that you and your family are expected contribute toward the cost of your education based on the information provided on the financial aid application.

Financial Need
Is the total Cost of Attendance minus the EFC, that will determine your eligibility for need-based aid.

Unmet Financial Need
Is the financial need that has not been met by financial aid awards.
TYPES OF FINANCIAL AID

Financial aid can help to narrow the gap between your resources and the cost of attending college. Financial aid includes Grants, Scholarships, Federal Work Study and Loans.

**GRANTS** do not have to be paid back and are typically based on financial need.

**Federal Pell Grant** is available to eligible undergraduates and students pursuing their first non-degree teaching credential. *Students are eligible to receive a Pell Grant for up to 12 (full-time) semesters regardless of school attended.*

**Federal Supplemental Educational Opportunity Grant (FSEOG)** is available to eligible undergraduate students with extreme financial need. Funding is limited.

**Educational Opportunity Program (EOP) Grant** is available to eligible undergraduate California residents who were admitted through EOP. Funding is limited. Other eligibility criteria also applies.

**Bureau of Indian Affairs Grant (BIA)** is available to eligible students and funds will be awarded by the BIA.

**State University Grant (SUG)** helps pay tuition fees and is available to eligible California residents. A student may only receive one award designated for tuition fees. Funding is limited.

**Cal Grant** is available to eligible undergraduate California residents. Eligibility is determined by the California Student Aid Commission (CSAC) for students meeting the March 2 filing deadline. Cal Grant A is designated for tuition fees. A student may only receive one award designated for tuition fees.

**Middle Class Scholarship (MCS)** is administered by the California Student Aid Commission (CSAC) to undergraduate eligible students. Participation is limited to students who will not have at least 50 percent of their tuition fees covered by a government or institutional grant or scholarship.

**TEACH Grant** is available to students in the teacher credential program and requires 4 years of teaching at a school servicing low-income students. If the 4 years required are not met, the TEACH Grant amounts will be converted a Direct Unsubsidized Loan.

**SCHOLARSHIPS** are considered a resource when awarding other financial aid 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 the major department for applications and deadlines.

**Community Scholarships** are awarded by off-campus donors and are shown as estimates until the funds have been received.

**FEDERAL WORK STUDY (FWS)** provides eligible students the opportunity to earn funds for their educational expenses through job opportunities. FWS job opportunities are available through Career Connection, where students can view available jobs. Assistance on resume writing and interview skills can be found in the Career Center located in Lassen Hall Room 1013.
**TYPES OF FINANCIAL AID**

**LOANS** must be repaid after the student graduates, leaves school or drops below half-time enrollment. All student loan borrowers must complete a Federal Direct Loan Master Promissory Note (MPN) and Entrance Loan Counseling.

**Federal Direct Subsidized Loan** is a long term, fixed interest rate loan for eligible undergraduate students and is based on financial need. Repayment begins six months after the student graduates, leaves school or drops below half-time enrollment. The government pays interest during in-school deferment periods.

**Federal Direct Unsubsidized Loan** is a long term, fixed interest rate loan for eligible undergraduate and graduate students and is not based on financial need. Interest begins to accrue at the time of disbursement. We recommend students make interest only payments while in school to avoid unpaid interest being added to the principal amount of the loan at repayment. Repayment begins six months after you the student graduates, leaves school or drops below half-time enrollment.

**Federal Direct Graduate PLUS Loans** is a long term, fixed interest rate loan for eligible graduate students who demonstrate credit worthiness. Repayment begins six months after you graduate, leave school or drop below half-time enrollment.

**Federal Direct Parent Loans for Undergraduate Students (PLUS)** is a long term, fixed interest rate loan for eligible parents of dependent students. If the parent is denied the PLUS loan because of an adverse credit history, the dependent student may request consideration for additional unsubsidized loan eligibility. Repayment begins sixty (60) days after the full amount has disbursed for the school year. Repayment may be deferred while student is enrolled at least half-time in an eligible program.

**MORE ABOUT DIRECT LOANS**

The Direct Loans have an annual loan limit based on class level. The student loan programs also have lifetime aggregate loan limits based on a student’s undergraduate or graduate status. Students may borrow loans up to the annual maximum amount each year. A student has the option to lower/reduce the offered loan amount after accepting the loan. Students are encouraged to only borrow what is needed for their educational expenses.

**ANNUAL DIRECT LOAN LIMITS**

<table>
<thead>
<tr>
<th></th>
<th>Subsidized</th>
<th>Additional Unsubsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td><strong>Dependent</strong></td>
</tr>
<tr>
<td>Freshman</td>
<td>Up to $3,500</td>
<td>Up to $2,000</td>
</tr>
<tr>
<td>Sophomore</td>
<td>Up to $4,500</td>
<td>Up to $2,000</td>
</tr>
<tr>
<td>Junior/Senior</td>
<td>Up to $5,500</td>
<td>Up to $2,000</td>
</tr>
<tr>
<td>Teach. Cred.</td>
<td>Up to $5,500</td>
<td>$0</td>
</tr>
<tr>
<td>Graduate</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>
TYPES OF FINANCIAL AID

AGGREGATE LIFETIME DIRECT LOAN LIMITS

<table>
<thead>
<tr>
<th></th>
<th>Dependent</th>
<th>Independent</th>
<th>Max Subsidized</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td>$31,000</td>
<td>$57,500</td>
<td>$23,000</td>
</tr>
<tr>
<td>Graduate</td>
<td>n/a</td>
<td>$138,500**</td>
<td>n/a</td>
</tr>
</tbody>
</table>

** Graduate aggregate lifetime limits Includes loans received for undergraduate study.

OTHER LOANS

Nursing Student Loan (NSL) is a long-term, low-interest (5%) loan awarded to eligible students with financial need who have been formally admitted into the clinical nursing major. Repayment begins nine months after the student graduates, leaves school or drops 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 eligible students who demonstrate financial need. Repayment begins nine months after the student graduates, leaves school or drops below half-time enrollment. NEW: Perkins loans will no longer be offered or disbursed after October 1, 2015.

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

Alternative (Private) Loans are high cost loans and require the applicant meet credit worthy guidelines set by each lender. Alternative loans should only be considered as a last resort. See a Financial Aid Counselor for more information.

WITHDRAWAL FROM SCHOOL

If you have received financial aid and later withdraw from the University, the Financial Aid Office is required to calculate what portion of your aid may need to be returned to the federal and/or state programs, what portion you may have earned and what portion may be owed to the University. The Withdrawal Policy is posted on our website.

Prior to withdrawal from school we encourage you to consider the impact withdrawing may have on repayment of aid, any future aid eligibility, and maintaining Satisfactory Academic Progress (SAP) standards.

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.
OVERAWARD

Federal and state regulations do not permit students to receive aid which exceeds their calculated financial need. The following situations may cause an overaward:

- Change in budget, housing status, resident status or academic career
- Change in enrollment status
- Increase in family contribution as a result of corrections made to the financial aid application
- Unreported aid from outside resources
- Scholarships, grants, stipends, third party tuition fee payments received at other schools, etc.
- Human error in calculation or data entry of award(s)

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

SATISFACTORY ACADEMIC PROGRESS (SAP)

All financial aid recipients are required to sign a SAP Contract as part of the application process. The SAP Contract outlines how progress standards are measured, frequency and consequences. The University is required to uniformly measure all financial aid recipients’ progress toward their degree objective. The Financial Aid Office measures SAP annually, after spring grades are posted.

A student not meeting SAP standards is disqualified for financial aid, however, will have the opportunity to appeal their disqualification. Disqualified students must be prepared to pay tuition fees until a decision on the appeal is determined.

MY SAC STATE

All students are encouraged to frequently review their Student Center for any To Do List items or Holds that may be placed on their account.

Financial aid holds are semester specific and do not prevent registration. Check your My Sac State Student Center for current disbursement holds after registering for classes and take necessary action to clear the holds.

The Financial Aid Office also utilizes the Student Center to provide students access to the FWS Job Board, Institutional Scholarship application and Summer aid application.

FEE DEFERMENTS

You are provided a temporary tuition fee deferment for the Fall semester if Sacramento State has received your financial aid application. If you have submitted all requested documents to the office by June 1, it will be extended.

Students with Spring awards are provided a temporary tuition fee deferment for the Spring semester.

You are responsible for paying tuition fees by the due date if your financial aid will not disburse in time. Read your My Sac State messages for further information.

SUMMER AID

Summer aid requires a separate online application to determine your remaining aid eligibility for the Summer term. The online application is available in early April.
IMPORTANT REMINDERS

- Include your name, student ID and signature on all documents submitted to our office.
- You can drop-off documents in the drop-boxes conveniently located in the Lassen Hall Lobby.
- If you are graduating at the end of Fall semester or withdraw and plan to return in Spring, you must notify the Financial Aid Office in writing.
- If your living arrangements change from what you reported on the financial aid application 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.
- Federal regulations (FERPA) prevent our office from discussing a student’s account with any third party without first obtaining student consent. For more information about FERPA, visit the Office of the University Registrar.

QUESTIONS?

Visit our website at www.csus.edu/faid to view our Financial Aid TV available 24/7. Call us at (916) 278-6554 or e-mail us at finaid@csus.edu.

General advising is provided Monday through Friday 9:00 am to 5:00 pm in the first floor of Lassen Hall.

Office hours are subject to change. Continue to check out our website for current office hours.

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