



# BUDGET FOR COLLEGE (PER SEMESTER)

This form is intended to help students financially plan and estimate costs based on their financial aid.

**CONNECT WITH A PEER COACH:** Schedule an appointment with a Peer Coach to assist with the completion of this form and to discuss your financial plans. Email [green2gold@csus.edu](mailto:green2gold@csus.edu) or visit our [Financial Wellness website](http://www.csus.edu/student-affairs/centers-programs/financial-wellness) ([www.csus.edu/student-affairs/centers-programs/financial-wellness](http://www.csus.edu/student-affairs/centers-programs/financial-wellness)).

## A. ESTIMATED FINANCIAL AID

- ✓ **Financial Aid Awards** are posted to the *Student Center > View Financial Aid link*. **Awards are based on full-time enrollment.**
- ✓ **Grants/Scholarship** are funding the student does not have to pay back which include, but are not limited to Pell Grant, Cal Grant, State University Grant, FSEOG, EOP, Middle-Class Scholarship, etc. **(exclude: Federal Work-Study)**
- ✓ **Student/Parent Loans** are borrowed funds that require repayment. They include Subsidized, Unsubsidized, Parent Plus Loan, or Private Student loans.

### CALCULATE YOUR TOTAL ESTIMATED FINANCIAL AID:

Add up your **Grants & Scholarships** plus any **Student/Parent Loans** and you will get your **Total Estimated Financial Aid**.

## B. ESTIMATED SCHOOL COSTS

**School Costs** are a combination of direct and indirect costs incurred by the student.

**Registration Fees** include tuition and mandatory campus fees. (See Page 2 for details). Additionally, Campus Mandatory Fees are required for all students upon enrollment into at least one class.

- Price from 1-6 units and Mandatory Campus Fees: **\$2,731.00**
- Price starting at 7 or more units and Mandatory Campus Fees: **\$4,009.00**

*Note: 12 units is considered full-time for maximum financial aid eligibility*

**Housing/Meal Fees** can include on-campus or off-campus housing costs. (see Page 2 for details). Students who live on campus are required to have a meal plan. There are various meal plans offered for students living on campus (see Page 2 for details).

**Other Costs** can include as books, supplies, parking permit, and food. The semester parking permit is \$181.00 (full details on parking permits is found on the [UTAPS website](https://www.csus.edu/parking-transportation/parking/permit-pricing.html) (<https://www.csus.edu/parking-transportation/parking/permit-pricing.html>))

### CALCULATE YOUR TOTAL ESTIMATED SCHOOL COSTS:

Add up your **Registration Fees** plus your **Housing & Meal Fees** plus **Other Costs** and it will give you your **Total Estimated School Costs**.

## C. ESTIMATED FINANCIAL PLAN

Based on your **Total Estimated Financial Aid** and **Total Estimated School Costs** previously calculated, you can determine your **Estimated Financial Plan**.

**Subtract your Total Estimated Aid (from Section A) from your Total Estimated School Costs (Section B)**

- If your total is a **Positive Number**, that is your **Estimated Refund Amount**



- If your total is a **Negative Number**, that is your **Estimated Amount Owed**.

Discuss your options with a Peer Coach in Financial Wellness at [green2gold@csus.edu](mailto:green2gold@csus.edu).

## REGISTRATION FEES

**Note:** All students pay the basic system wide tuition based on student level and campus mandatory fees. *Prices are based on the current semester.*

For the most current registration fee rates, visit the [Tuition and Living Costs Page](https://www.csus.edu/administration-business-affairs/bursar/tuition-living-costs.html) (<https://www.csus.edu/administration-business-affairs/bursar/tuition-living-costs.html>)

### UNDERGRADUATE

Units	1-6 units	6.1 or more
Tuition Fees	\$1,764	\$3,042
Mandatory Campus Fees	\$967	\$967
<b>Total Fees (per semester)</b>	<b>\$2,731</b>	<b>\$4,009</b>

### CREDENTIAL

Units	1-6 units	6.1 or more
Tuition Fees	\$2,049	\$3,531
Mandatory Campus Fees	\$967	\$967
<b>Total Fees (per semester)</b>	<b>\$3,016</b>	<b>\$4,498</b>

### POST – BACCALAUREATE

Units	1-6 units	6.1 or more
Tuition Fees	\$2,208	\$3,804
Mandatory Campus Fees	\$967	\$967
<b>Total Fees (per semester)</b>	<b>\$3,175</b>	<b>\$4,771</b>

## ON CAMPUS HOUSING COSTS & MEAL PLAN

Total cost includes Rent (amount based on room type assignment) and Board (Meal Plan amount). Prices include rent for space in a furnished room/suite from August through December and January through May (student vacates during Winter Break, but can leave their belongings in the room/suite), all utilities, access to Wi-Fi, and Xfinity TV and DVR style service. Price for Meal Plan is for Fall and Spring semesters.

Visit the different types of Housing Agreement and Meal Plans at the [Apply & Costs Housing Page](https://www.csus.edu/student-life/housing/apply-costs.html) (<https://www.csus.edu/student-life/housing/apply-costs.html>)

## DISBURSEMENT & REFUND PROCESS

It is the student's responsibility to accept/decline aid offers, and clear Financial Aid Holds and To Do List items on their account to ensure aid is disbursed in a timely manner.

**DISBURSEMENTS:** The first disbursement of the semester begins a week before the start of the semester.

Disbursement of aid is based on accepted awards **and** enrolled units (excludes wait-list classes). Aid will always be applied towards outstanding charges FIRST. Then, any excess aid after the balance is paid will be refunded to the student.

**REFUND METHOD:** Financial aid refunds are issued as a paper check to the student's current address on file. The student has the option to sign up for direct deposit (eRefund) to have their refund transferred to their bank account instead. Students can sign-up on their My Sac State account. See the disbursement timeline below.

- Student Paper-check refunds: issued within 5-7 business days from the disbursement date. *Allow additional time for mailing.*
- Student ERefund (direct deposit): receive within 2-3 business days from the disbursement date to the bank account on file.
- Parent PLUS Loan refunds: issued as a paper check, direct deposit is currently not offered.

For Disbursement & Refund Policy, visit the [Disbursement & Refund Policy page](https://www.csus.edu/apply/financial-aid-scholarships/requirement-policies/disbursement-policy.html) (https://www.csus.edu/apply/financial-aid-scholarships/requirement-policies/disbursement-policy.html)

## IMPORTANT CONTACTS

- Bursar's Office (payment & refunds): [bursar@csus.edu](mailto:bursar@csus.edu)
- Student Service Center (financial aid & registration): [www.csus.edu/ssc](http://www.csus.edu/ssc)
- Financial Wellness (money management): [green2gold@csus.edu](mailto:green2gold@csus.edu)
- University Housing (on campus housing): [housing@csus.edu](mailto:housing@csus.edu)

## FINANCIAL WELLNESS OFFICE

Visit their office at the Student Service Center in Lassen Hall, Room1000

**Email:** [green2gold@csus.edu](mailto:green2gold@csus.edu)

**Phone:** 916-278-4192

**Website:** <https://www.csus.edu/student-affairs/centers-programs/financial-wellness/>