2025-2026 Academic Year
Award Notification Guide

This Award Notification Guide is a resource for understanding the financial aid process, including types of financial aid that may be offered; how to maintain aid eligibility and actions required to receiving aid at Sacramento State.

BY ACCEPTING FINANCIAL AID

Student acknowledges having read the Guide and authorizes Sacramento State to automatically transfer the necessary amount of financial aid to pay tuition fees and/or other fees / obligations owed to the University. The student understands that financial aid award amounts are contingent on the availability of funds, which are sometimes subject to change. The student also recognizes that they may not receive financial aid from another institution while receiving aid at Sacramento State.

STUDENT RIGHTS AND RESPONSIBILITIES

Student has the right to know:

- Types of financial aid available at Sacramento State
- Application deadlines for financial aid
- Cost of Attendance (COA)
- Disbursement of funds
- Repayment/Refund Policy
- Satisfactory Academic Progress (SAP) toward degree progress

Students has the responsibility to:

- Provide correct and accurate information on the Financial Aid Application as well as requested documentation
- Read and understand all information before signing
- Keep copies for records
- Accept responsibility for all agreements signed

PRIORITY DATES AND DEADLINES

April 2 is Sacramento State's priority Financial Aid Application filing date for 2025-2026.
Students who meet this filing date will receive priority consideration for limited funding aid sources; provided they meet all other award criteria.

July 1 is the Financial Aid priority document submission date for 2025-2026.

Students who submit their documents by this date will earn a fee deferment and will be notified of their awards in a timely manner. Students should monitor their My Sac State > Student Center > To Do List for initiated documentation and submit within two weeks of the request date. Students should also check their Sac State email for current notifications and take necessary actions.

October 1, 2025 – March 2, 2026, is Sacramento State's scholarship application period for the 2025-2026 academic year. Students awarded must meet the scholarship award criteria before disbursement or payment of funds. This includes full-time enrollment, GPA (Grade Point Averages), demonstrated and/or remaining unmet need. A student may not receive funding beyond their full cost of attendance (i.e., student budget).

ELIGIBILITY REQUIREMENTS

A STUDENT IS ELIGIBLE FOR FINANCIAL AID IF

- They are admitted to a degree or credential program
- A Financial Aid Application is on file for the current aid year
- They maintain Satisfactory Academic Progress (SAP)
- Most financial aid programs require undergraduate students to be enrolled in at least 6 units and graduate students to be enrolled in at least 4 units
- Student is an undergraduate student and enrolled in only one semester and graduating, they are eligible for a prorated loan amount in their last semester

A STUDENT IS NOT ELIGIBLE FOR FINANCIAL AID IF

- Courses taken are for audit (AU)
- Courses taken are through Open University

Undergraduate students are considered for all financial aid programs which includes grants, loans, and work-study.

Unclassified Graduates working towards admission into an eligible program are considered for Direct Loans up to Undergraduate limits, for up to 12 months (two consecutive semesters) once only.

Teaching Credential Students are considered undergraduates for financial aid filing purposes and are eligible for State University Grant (SUG), Federal Work Study (FWS), Loans, TEACH (Teacher Education Assistance for College and Higher) Grants, Cal Grant (CG) and Middle-Class Scholarships (MCS). 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, Nursing Loans, FWS, and Direct Unsubsidized and Graduate PLUS Loans.

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

College of Continuing Education (CCE) Students who are enrolled in programs through CCE require special processing.

Doctoral Students are considered for FWS, Direct Unsubsidized and Graduate PLUS Loans.

CALIFORNIA DREAM ACT APPLICANTS

Dream Act applicants must meet the following eligibility criteria for consideration of state aid:

- Complete the Dream Act Application online at www.caldreamact.org, by the priority deadline of April 2
- AB (Assembly Bill) 540 status is verified by Sac State's Admissions Office
- Meet eligibility requirements for financial aid
- Meet Satisfactory Academic Progress requirements

Dream Act Application allows students who have been verified as AB540 by the University, to be considered for the following types of state aid

- Cal Grant A and Cal Grant B
- State University Grant (SUG)
- Middle Class Scholarship (MCS)
- Chafee Foster Youth
- Education Opportunity Program (EOP)
- Dream Loan

SPRING ONLY STUDENTS

Spring only students are awarded once admitted. Due to limited funding, spring only students may not be awarded certain aid types. Students enrolled for the academic year are given funding priority.

VERIFICATION

Department of Education and California Student Aid Commission (CSAC) selects a percentage of financial aid applicants to go through verification process at their institution. All information provided on the Financial Aid Application is subject to verification according to state and federal regulations. To complete the verification process, the institution will require selected applicants to submit documentation to determine financial aid eligibility. False statements or misrepresentations may be the cause for aid denial, reduction, cancellation, or repayment of financial aid.

FEE DEFERMENTS

A fee deferment will postpone payment of tuition and fees until financial aid disburses, or until the end of the second week of the semester (whichever is first). To earn a fee deferment the following criteria, need to be met:

- Submission of a Financial Aid Application and all requested documents by July 1; or
- Have been offered aid **and** have accepted financial aid award(s)

The fee deferment appears in the "Hold" section of the Student Center and does not prevent registration. Students are responsible for paying tuition and fees by the due date posted on their account.

SUMMER 2026 AID ELIGIBILITY

Summer aid eligibility is determined based on aid utilized during the academic year. Pell eligible students may be eligible for "Summer Pell" and the number of units required varies depending on the student's eligibility.

Students may also request a loan for summer if they have not reached annual or lifetime loan limits for the academic year. Undergraduate Students requesting a loan for summer must be enrolled in at least 6 units and graduate students must be enrolled in at least 4 units. An online summer loan application is available mid-April and can be found in the Student Center, under the Financial Aid Links section.

SATISFACTORY ACADEMIC PROGRESS (SAP)

The University is required to uniformly measure all financial aid recipients' progress toward their degree objective. The Financial Aid & Scholarships Office measures SAP annually after Spring grades have posted. Students not meeting SAP Standards may submit an SAP Appeal for consideration of aid.

All financial aid recipients must meet all the following SAP Standards for financial aid eligibility at annual review:

- Complete degree objective within 150% of the maximum time limit of degree requirement
- Maintain Standard Pace of 67%
- Meet the cumulative grade point average based on career
    - Undergraduate = 2.0 GPA
    - 2nd Bachelors = 2.5 GPA
    - Post-baccalaureate = 3.0 GPA

Once a student's SAP Standards have been determined, they will be notified of their SAP standing through their Sac State email account. If the student does not meet SAP Standards, they are disqualified from receiving financial aid and are encouraged to submit the SAP Appeal initiated on their My Sac State > Student Center> To Do List for reconsideration of aid. Appeals will be assigned (if applicable) beginning mid-June.

COST OF ATTENDANCE

The Cost of Attendance (COA), also known as student budgets, is designed to provide students with a projection of costs to attend Sacrament State for a nine-month school period. This includes tuition and fees, standard allowances for books, course materials, supplies & equipment, living expenses, transportation, and miscellaneous personal expenses. The housing allowance is based upon students living arrangements as indicated on their admissions application or based on prior year cost of attendance while enrolled at Sacramento State. Students whose housing status has changed must complete a Student Housing Clarification Form. **A student may not receive financial aid assistance above their COA.**

Table 1 - The following chart is an estimate of the Cost of Attendance for a full-time undergraduate student.

DIRECT COSTS

ALLOWANCE	WITH PARENTS	ON-CAMPUS	OFF-CAMPUS
Tuition Fees	$9,014	$9,014	$9,014
Living Expenses	May vary	$19,644	May vary

INDIRECT COSTS

ALLOWANCE	WITH PARENTS	ON-CAMPUS	OFF-CAMPUS
Books, Course Materials, Supplies, & Equipment	$1,188	$1,188	$1,188
Living Expenses	$10,792	May vary	$22,140
Transportation	$2,204	$1,470	$2,594
Misc. Personal	$3,292	$3,292	$3,292
TOTAL	**$26,490**	**$34,608**	**$38,228**

NOTE: CSU (California State University) *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.*

COST OF ATTENDANCE

Cost of Attendance (COA) - SAI (Student Aid Index) - Other Financial Assistance (OFA) = Financial Need

- **STUDENT AID INDEX (SAI)** Is an eligibility index that is used to determine financial aid eligibility. The SAI is determined based on the information provided for the applicant and/or additional contributors reported on the financial aid application.

- **OTHER FINANCIAL AID (OFA)** Is other financial aid assistance; federal and state aid grants and loans, student employment and scholarships.

- **FINANCIAL NEED** Is the financial need that has not been met by financial aid awards.

AWARD NOTIFICATIONS & ADDITIONAL AID

Students will receive an award notification once all documents are received and reviewed, and the student is packaged with financial aid.

Continuing students offered financial aid **prior** to the annual Satisfactory Academic Progress (SAP) review, must meet SAP Standards to remain eligible for the awards offered. Students who meet SAP standards will remain eligible for financial aid. Students who do not meet SAP standards will not be eligible for the awards offered and are encouraged to submit a SAP appeal for reconsideration of aid. If the SAP appeal is approved, the student will regain aid eligibility.

If there are adjustments to awards, once packaged, students will receive a revised financial aid notification. Reasons for adjustments of aid can vary from change to enrollment to notification of a new award. Award adjustments may result in an increase, decrease or in some cases cancellation of funds.

Grants will be awarded in an “Accepted” status and all other aid programs will be awarded in an “Offer” status. Financial Aid awards that are left in an “Offered” status will be subject to cancellation if not accepted or declined within two weeks. **Students may reduce the amount of loans offered and are encouraged to only borrow what is needed for school.**

If students receive additional aid such as scholarships, tuition fees paid by third party contract, waivers, etc., not listed on their Financial Aid Award Package (Award Notification), the student must inform the Financial Aid & Scholarships Office. These additional resources must be included as part of the financial aid package, which may require a reduction in other awards.

Provisional Award

Provisional awards are offered to students to financially plan their college expenses. Award amounts are determined based on the initial filing of their Financial Aid Application and are subject to change when awards are finalized. Students with provisional awards must meet financial aid eligibility requirements before provisional awards are converted to actual awards. Student must submit all financial aid documents initiated on their My Sac State > Student Center > To Do List for a final determination of financial aid funding.

OVER-AWARD(S)

Federal and state regulations do not permit students to receive aid which exceeds their Cost of Attendance or financial need. The following situations may cause an over-award:

- Change in budget, housing status, resident status, or academic career
- Change in enrollment status
- Increase in student aid index because 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.

ENROLLMENT STATUS & DISBURSEMENT

Initial Financial Aid and Scholarship awards are based on full-time enrollment. However, disbursement of funds is based on number of units enrolled in at the time of disbursement. For example: If the student is enrolled in 12 units, aid will disburse based at 12 units. If the student drops to 9 units before the next disbursement, aid may be adjusted creating a balance owed to the University. Disbursement of funds begins one week before the start of the semester and continues bi-weekly through Census. After the Census date, disbursement of funds occurs once a week.

ENROLLMENT STATUS CHART

Enrollment Status	Undergraduate	Graduate
Full - Time	12 units	7 or more units
3/4 Time	9 - 11 units	N/A
1/2 Time	6 - 8 units	4 - 6 units
Less than 1/2 Time	Less than 6 units	Less than 4 units

PELL GRANT ELIGIBILITY BASED ON ENROLLMENT

For federal student aid purposes, full-time enrollment for programs offered in standard terms is 12 credit hours. Below is a chart of enrollment intensity relative to full-time. Note that enrollment intensity cannot exceed 100% for purposes of Pell Grant proration.

Credit Hours	Enrollment Category (Old)	Enrollment Intensity (New)
12 (or more)	Full-Time	100%
11	Three-Quarter Time	92%
10		83%
9		75%
8	Half-Time	67%
7		58%
6		50%
5	Less-than-Half-Time	42%
4		33%
3		25%
2		17%
1		8%

CAL GRANT ELIGIBILITY BASED ON ENROLLMENT

Enrolled Units	Prorated Award Amount
12 or more units	100%
9 - 11 units	May receive up to 75%
6 - 8 units	May receive up to 50%
1 - 5 units	Not Eligible

Remember!

To graduate in 4 years, a student needs to complete 15 units per semester (30 units per academic year).

If receiving a Cal Grant, eligibility is limited to four academic years. Depending on the education level, and when the student first became eligible, student may be eligible for Cal Grant at less than four academic years.

Check [WebGrants 4 Students]() account regarding questions about the Cal Grant award.

WITHDRAWAL FROM SCHOOL

If the student received financial aid and withdraws from the University, the Financial Aid & Scholarships Office is required to calculate the portion of aid that may need to be returned to the federal and/or state programs, the portion of aid to keep and the portion that may be owed to the University. Prior to withdrawal from school, we encourage the student to consider the impact withdrawing may have on repayment of aid, future aid eligibility, and maintaining Satisfactory Academic Progress (SAP) standards. If the student withdraws from school after the semester starts, they will owe pro-rated fees for the number of days enrolled. We encourage the student to meet with an advisor at the Student Service Center to discuss financial aid impacts before withdrawing.

CENSUS

On the Census date for each semester, enrollment locks. Financial aid awards are also locked and adjusted based on enrolled units in at Census. Students are encouraged to confirm their total enrolled units by Census.

For example: If the student was initially paid at full-time (12) units and then at Census enrolled in less than full-time (9) units, student may have to repay a portion of their disbursed aid.

CENSUS Dates:

- Fall 2025: September 22, 2025
- Spring 2026: February 20, 2026

DISBURSEMENT

A disbursement occurs when the Financial Aid & Scholarships Office authorizes payment of aid to pay outstanding charges on the student's account and/or refund to the student.

REFUND

After the Financial Aid & Scholarships authorizes payment of aid, the Bursars Office will first apply disbursement aid to any debt owed to the University. They will calculate and refund the student any remaining funds (credit balance) after university debt(s) have been paid. Sign-up for e-refund so that any credit balance may be deposited directly to the bank account. If the student does not sign-up for eRefund, a paper-check will be issued. For the Parent PLUS Loan, refunds (paper-check) are issued directly to the Parent loan borrower.

TYPES OF FINANCIAL AID

FINANCIAL AID includes Grants, Scholarships, Work Study and Loans

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

- **Federal Pell Grant** is a need-based grant available to eligible undergraduate students and students pursuing their first non-degree teaching credential. Pell Grant funding is limited to up to 12 (full-time) semesters, regardless of the school attended.
- **Federal Supplemental Educational Opportunity Grant (FSEOG)** is available to eligible undergraduate students with financial need. Funding is limited.
- **Educational Opportunity Program (EOP) Grant** is available to eligible undergraduate California residents who were admitted through EOP Office. Funding is limited.
- **Bureau of Indian Affairs Grant (BIA)** is available to eligible students and funds will be awarded by the BIA.
- **State University Grant (SUG)** is a need-based grant applied to tuition fees and available to eligible California residents. Funding is limited. Priority is given to eligible students meeting the priority filing financial aid application deadline of April 2. *A student may only receive one award designated for tuition fees*.
- **Cal Grant** is available to eligible undergraduate California residents**.** Eligibility is determined by the California Student Aid Commission (CSAC) for students meeting the April 2 filing deadline. Cal Grant A and Cal Grant B Fees are 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 and credential eligible students. Award amounts are determined by CSAC and based on a student's Cost of Attendance and other financial aid received. Students must file the financial aid application by April 2 to receive this award.
- **TEACH Grant** is available to students in the teacher credential program and requires 4 years of teaching at a school servicing low-income student. If the four years required are not met, the TEACH Grant amounts will be converted to a Direct Unsubsidized Loan.

SCHOLARSHIPS are considered a resource when awarding and other financial aid awards may be adjusted to ensure students are not awarded over their Cost of Attendance. Students are encouraged to complete the single online scholarship application (see link in the Student Center) to be considered Departmental and Institutional Scholarships offered by the University. The application is open October 1 – March 2 each year.

- **Scholarships Departmental Scholarships** are awarded by the respective campus departments
- **Institutional Scholarships** are awarded by the University Scholarship Committee. Scholarship ○ Application period is mid-January to mid-March for the up-coming Fall and Spring semesters
- **Community Scholarships** are awarded by off-campus donors and are shown as estimates until the funds have been received

Federal Work Study (FWS)

The FWS program gives eligible students the opportunity to gain work experience and earn funds for their educational expenses through various job opportunities. FWS job opportunities are available through the Career Center application; Handshake.

LOANS are borrowed funds that 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 (ELC). These items will be "initiated on their "To Do List" after accepting the loan offer.

- **Federal Direct Subsidized Loan** is a long term, fixed interest rate loan for eligible undergraduate students and is based on financial need. 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.
- **Federal Direct Graduate PLUS Loan** is a long term, fixed interest rate loan for eligible graduate students who demonstrate credit worthiness.
- **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 been disbursed for the school year. Repayment may be deferred while the student is enrolled at least full-time in an eligible program.

MORE ABOUT DIRECT LOANS

Direct Loans have an annual loan limit based on class level. The 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. Students are encouraged to only borrow what is needed for their educational expenses. For assistance with building a budget for attending school, reach out to the Financial Wellness Center at green2gold@csus.edu.

Exit Loan Counseling

Direct Loan borrowers must complete exit counseling when the borrower leaves school or drops below halftime enrollment. The purpose of exit counseling is to ensure the borrower understands their student loan obligations and is prepared for repayment.

ANNUAL DIRECT LOAN LIMITS

Student Standing	Subsidized	Additional Unsubsidized Loan Dependent Students	Additional Unsubsidized Loan Independent Students
Freshman	Up to $3,500	Up to $2,000	Up to $6,000
Sophomore	Up to $4,500	Up to $2,000	Up to $6,000
Junior/Senior	Up to $5,500	Up to $2,000	Up to $7,000
Teaching Credential	Up to $5,500	$0	Up to $7,000
Graduate	Not Applicable	Not Applicable	Up to $20,500

AGGREGRATE LIFETIME DIRECT LOAN LIMITS

Student Standing	Dependent	Independent	Max Subsidized
Undergraduate	$31,000	$57,500	$23,000
Graduate	n/a	$138,500**	n/a

** Graduate aggregate lifetime limits include loans received for undergraduate study

Other Loans

DREAM Loan is a need-based loan for undergraduate and graduate students, who have been verified as meeting the AB540 eligibility criteria by the University.

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.

Alternative loans may not have the same repayment benefits as the Federal Direct Loan Program and should be considered as a last resort. These loans may require the applicant meet credit worthy guidelines set by each lender and interest rates may be higher than the loans offered under the Direct Loan Program.

SPECIAL AND UNUSUAL CIRCUMSTANCES

The Financial Aid Application requires students and parents (if dependent) to provide information to determine financial aid eligibility. If the information on the application no longer applies to the student's household, the student may inquire about one or more of the following ***Special and Unusual Circumstances*:**

- Provisionally Independent Status (Dependency Override) – If the student has unusual circumstances, they will be required to submit an appeal statement and documentation explaining their "relationship" with both biological and adoptive parents. If applicable, this appeal will be initiated on the students My Sac State > Student Center > To Do List

- Loss of Income – If the student, student spouse (if married), or student's parent (if dependent) have experienced an income loss and the income reported on the application is no longer accurate, the student, spouse or parent may submit a Loss of Income Appeal with documentation, demonstrating the loss. This appeal is self-initiated and available early-July for the upcoming aid year on the Financial Aid & Scholarships website: www.csus.edu/faid

- Unaccompanied Youth – To qualify under this status, the student is an unaccompanied homeless youth (McKinney-Vento) or is unaccompanied, at risk of being homeless and self-supporting. If applicable, the student will be required to provide information related to Unaccompanied Homeless Youth via their My Sac State > Student Center > To Do List

- Changes to Student Budget (Cost of Attendance): The students may have incurred certain expenses during the academic year included in their student budget. This appeal is self-initiated and available mid-September for the current aid year on the Financial Aid & Scholarships website: www.csus.edu/faid

- Other Special and Unusual circumstances: The student may have other special and unusual circumstances not outlined above; they believe may impact their financial aid eligibility. Inquire with the Student Service Center on additional services/process for assistance

Students are encouraged to monitor their My Sac State > Student Center > To Do List for initiated documents relating to any special and unusual circumstance processes or inquire with the Student Service Center for assistance.

MY SAC STATE

All students have access to their student account through the My Sac State portal and are encouraged to frequently review their My Sac State > Student Center for any To Do List items or Holds placed on their account.

Financial aid holds are semester specific and does not impact student's ability to register. Students should check their My Sac State > Student Center for current disbursement holds and take necessary action to clear them.

IMPORTANT REMINDERS

- Review your My Sac State > Student Center > To Do List and submit your financial aid documents
    - Verification Documents; and/or
    - Upload financial aid documents
    - Always, include student name, student ID and signature on all documents submitted. This will prevent documents from being unidentified or lost
- Submit a Change-in-Aid form if graduating at the end of Fall semester or withdraw and plan to return in Spring
- Submit a Housing Clarification form if there are changes in living arrangements from what was originally determined

QUESTIONS?

We offer Financial Aid services at the Student Service Center:

Call the Student Service Center (SSC) at (916) 278-1000, select option 2
Email SSC by visiting their website at www.csus.edu/ssc
Visit the Financial Aid & Scholarships website at www.csus.edu/faid

This guide does not cover every award or situation. Students should check their My Sac State Student Center and website for updates and other vital information.