

AWARD NOTIFICATION GUIDE

2021-2022 Academic Year

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.

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 understand that financial aid award amounts are contingent on availability of funds, which are sometimes subject to change. You recognize that you may not receive financial aid from another institution while receiving aid at Sacramento State.

PRIORITY DATES AND DEADLINES

March 2 is Sacramento State's priority Financial Aid Application filing date. Students who meet this filing date will receive, priority consideration for limited funding; provided you meet all other award criteria.

May 1 is the priority document submission date. Students who submit their documents by this date will be notified of their awards in a timely manner.

Monitor your My Sac State Student Center "To Do List" for requested documentation needed to complete your file and submit within two weeks of the request date.

YOUR RIGHTS AND RESPONSIBILITIES

You have 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

You have the responsibility to:

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

SPRING ONLY STUDENTS

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

VERIFICATION

Students selected for verification must submit required documentation in order to determine financial aid eligibility. Verification is a process mandated by Federal Regulations to confirm information provided on the Financial Aid Application.

FEE DEFERMENTS

A fee deferment will postpone payment of your tuition and fees until your 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:

- You filed your Financial Aid Application and submitted all requested documents by May 1; or
- You have been offered aid and have accepted your financial aid award(s)

Fee deferment appears in the "Hold" section of your Student Center. Students are responsible for paying tuition and fees by the due date posted on their account.

SUMMER AID ELIGIBILITY

Summer aid eligibility is determined based on aid utilized during the academic year. Pell eligible students may be eligible for "Summer Pell" if enrolled in at least 6 units. Students may also request a loan for summer if they have not reached annual or lifetime loan limits for the academic year. An online loan application is available mid-April and can be found in your Student Center.

SATISFACTORY ACADEMIC PROGRESS (SAP)

All first-time financial aid recipients are required to sign a SAP Contract as part of the application process. The SAP Contract outlines progress standards that are measured, frequency of measurement and consequences if standards are not met. 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.

- A student not meeting SAP standards is ineligible for financial aid
- A student may submit an appeal for consideration to reinstate their financial aid
- If eligible for financial aid, students must be prepared to pay tuition fees until while awaiting

decision on the appeal

A STUDENT IS ELIGIBLE FOR AID IF

- 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 only one semester and graduating will have their loans pro-rated

A STUDENT IS INELIGIBLE FOR AID IF

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

ELIGIBILITY

Undergraduate students are considered for all financial aid programs.

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

Teaching Credential Students are considered undergraduates for financial aid filing purposes and are eligible for State University Grant (SUG), Federal Work Study (FWS), Direct Loans, TEACH 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 Direct Unsubsidized and Graduate PLUS Loans.

CALIFORNIA DREAM AID

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

- AB 540 status is determined by the Residency Screening Office Admissions & Outreach
- Complete the Dream Act Application online at www.caldreamact.org, by the priority deadline of March 2
- Meet eligibility requirements for different types of financial aid
- Meet the Satisfactory Academic Progress requirements

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

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

COST OF ATTENDANCE

The Cost of Attendance (COA), also known as student budgets, are designed to provide students a projection of costs to attend Sacramento State for a nine-month school period. This includes tuition fees, 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.**

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 (may change)	\$7,418	\$7,418	\$7,418
Food & Housing	May vary	\$15,944	May vary

INDIRECT COSTS

ALLOWANCE	WITH PARENTS	ON-CAMPUS	OFF-CAMPUS
Books & Supplies	\$1,112	\$1,112	\$1,112
Food & Housing	\$6,860	May vary	\$19,096
Transportation	\$1,610	\$1,076	\$1,326
Misc. Personal	\$2,564	\$2,564	\$2,564
TOTAL	\$19,564	\$28,114	\$31,516

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.

COST OF ATTENDANCE

EXPECTED FAMILY CONTRIBUTION (EFC) 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 financial aid application.

FINANCIAL NEED Is the total Cost of Attendance minus the expected family contribution, which will determine your eligibility for need-based aid.

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

AWARD NOTIFICATIONS & ADDITIONAL AID

You will receive an award notification once all documents are received, reviewed and you are packaged with financial aid. If there are adjustments to your awards, once you have been packaged, you will receive a revised financial aid notification. Reasons for adjustments of aid can vary from change to enrollment or notification of a new award. Award adjustments may result in an increase, decrease or in some cases cancellation of funds.

Financial Aid awards that are left in an “Offered” status will be subject to cancellation if not accept or decline within two weeks. Before declining an award, be advised that not all grant aid can be restored later. **You may reduce the amount of loan offered and are 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 & Scholarships Office in writing. These additional resources must be included as part of your financial aid package, which may require a reduction of other awards.

OVER-AWARD(S)

Federal and state regulations do not permit students to receive aid which exceeds their calculated 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 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.

ENROLLMENT STATUS & DISBURSEMENT

The Financial Aid & Scholarships Office offers awards based on full-time enrollment. However, disbursement of funds is based on number of units you are enrolled in at the time of disbursement. For example: If you are enrolled in 12 units, your aid will disburse based at 12 units. If you drop to 9 units before the next disbursement, your 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 Census 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 DISBURSEMENT

Enrolled Units	Prorated Award Amount
Up to 5 units	May receive up to 25%
6 - 8 units	May receive up to 50%
9 -11 units	May receive up to 75%
12 or more units	100%

CAL GRANT DISBURSEMENT

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

Remember!

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

If you are receiving a Cal Grant, the award is limited to four academic years. Depending on your education level, Cal Grant eligibility may be less than four academic years. Consult the Financial Aid and Scholarships Office if you have questions about your Cal Grant award.

WITHDRAWAL FROM SCHOOL

If you have received financial aid and withdraw from the University, the Financial Aid & Scholarships Office is required to calculate portion of your aid may need to be returned to the federal and/or state programs, portion of aid you get to keep and portion that may be owed to the University. Prior to withdrawal from school, we encourage you to consider the impact withdrawing may have on repayment of aid, future aid eligibility, and maintaining Satisfactory Academic Progress (SAP) standards. If you withdraw from school after the semester starts, you will owe pro-rated fees for the number of days you were enrolled.

CENSUS

On the Census date for each semester, financial aid awards are locked and adjusted based on enrolled units on that date.

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

CENSUS dates:

- Fall 2021: September 27, 2021
- Spring 2022: February 18, 2022

DISBURSEMENT

Disbursement is a process by which the Financial Aid & Scholarships Office authorizes payment of aid.

REFUND

The Bursar's Office then applies aid to any debt owed to the University. Refund of aid is any remaining funds (credit balance) after fees and other university debt(s) have been paid.

TYPES OF FINANCIAL AID

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 a need-based grant available to eligible undergraduate students and students pursuing their first non-degree teaching credential. Pell Grant funding is limited for up to 12 (full-time) semesters, regardless of 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. A student may only receive one award designated for tuition fees. Funding is limited. Eligible students must meet the priority filing deadline of March 2nd when filing their financial aid application
- **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 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 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 student. If the 4 years required are not met, the TEACH Grant amounts will be converted to a Direct Unsubsidized Loan

SCHOLARSHIPS are considered a resource when awarding other financial aid and may reduce need-based financial aid. Other aid maybe adjusted to ensure student is not awarded beyond their Cost of Attendance.

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

Federal Work Study (FWS)

- FWS program provides eligible students the opportunity to earn funds for their educational expenses through job opportunities. FWS job opportunities are available through Handshake.

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

- **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 disbursed for the school year. Repayment maybe deferred while the student is enrolled at least full-time in an eligible program.

MORE ABOUT DIRECT LOANS

The 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.

ANNUAL DIRECT LOAN LIMITS

Student Standing	Subsidized	Additional Unsubsidized Loan for Dependent Students	Additional Unsubsidized Loan for 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

AGGREGATE LIFETIME DIRECT LOAN LIMITS

Student Standing	Dependent	Independent	Max Subsidized
Undergraduate	31000	57500	23000
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 students, who have been verified as AB 540 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 enrollment. Students under the age of 18 are required to have a co-signer. Borrowers must complete Entrance Loan Counseling and a Master Promissory Note.

Alternative 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.

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 and take necessary action to clear the holds.

Also available on your Student Center are links to Institutional Scholarship Application and Summer Aid Application.

IMPORTANT REMINDERS

- [Upload your financial aid documents](https://onbase.csus.edu/unity/forms/faupload.aspx)
<https://onbase.csus.edu/unity/forms/faupload.aspx>
 - Include your name, student ID and signature on all documents submitted
- Submit a [Change in Aid \(CIA\)](https://www.csus.edu/student-affairs/centers-programs/student-services-center/) <https://www.csus.edu/student-affairs/centers-programs/student-services-center/> form if:
 - You are graduating at the end of Fall semester or withdraw and plan to return in Spring
 - Your living arrangements change from what you reported on the financial aid application
- You are required to repay all financial aid for which you are determined to be ineligible

Questions?

- Call us at (916) 278-1000, select option 2
 - Phone hours Monday thru Friday 9:00 am to 3:00pm
- General advising at the Student Service Center is provided Monday thru Friday 8:00 am to 5:00 pm
 - Email SSC ssc@csus.edu or [visit the SSC Webpage](http://www.csus.edu/ssc)
www.csus.edu/ssc
- For financial aid information visit the [Financial Aid Website](http://www.csus.edu/faid)
www.csus.edu/faid

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