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.

**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 financial aid at Sacramento State.

The Free Application for Federal Student Aid (FAFSA) and California Dream Act Application are available to file online as early as October 1. Apply using the Sacramento State Federal School Code: 001150.

Who applies using the FAFSA?
- U.S. Citizens
- Eligible Non-Citizens
- FAFSA available at www.fafsa.gov

Who applies using the Dream Act application?
- Non-U.S. Citizen AB 540
- Deferred Action for Childhood Arrivals (DACA)
- Dream Act Application available at www.caldreamact.org

**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 progress

You have the responsibility to:
- 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

**PRIORITY DATES AND DEADLINES**

March 2 is Sacramento State’s priority filing deadline. Students who meet this filing deadline will receive the following consideration: Priority consideration for limited funding; provided you meet all other award criteria.

May 1 is the priority document submission deadline. Students who submit their documents by this deadline, will receive their fall award / disbursement in a timely manner. A fee deferment will be placed in your Student Center; deferring your tuition fee payment until the second week of school. Monitor your My Sac State Student Center To Do List for requested documentation that may be needed to complete your file. Submit requested documentation within two weeks of the date of request.
VERIFICATION

Verification is a process mandated by Federal regulations to confirm the information provided on the financial aid application. Selection for verification is random and can be based on financial aid application data that was incomplete, estimated, or inconsistent.

Students selected for verification must provide required supporting documentation. These documents are compared to the information on the student’s financial aid application and if necessary, corrections are made to the financial aid application by the institution.

If a student is selected for verification, they MUST complete the process in order to determine financial aid eligibility.

FEE DEFERMENTS

You are provided a tuition fee deferment for the Fall semester if Sacramento State has received your financial aid application. Submit all requested documents to the Student Service Center by May 1, to extend your fee deferment through the second week of school.

Spring Semester: students who have awards are provided a 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.

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 only one semester who are graduating will have their loans prorated

WHAT MAKES A STUDENT INELIGIBLE FOR AID

- Courses taken for audit (AU) do not count toward enrollment for financial aid
- Open University students are not eligible for financial aid

SPRING ONLY STUDENTS

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

<table>
<thead>
<tr>
<th>DREAM ACT AID RECIPIENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>The California Dream Act allows students who have been verified as AB 540 by the University, to apply for the following programs at Sacramento State</td>
</tr>
<tr>
<td>- Cal Grant A</td>
</tr>
<tr>
<td>- Middle Class Scholarship (MCS)</td>
</tr>
<tr>
<td>- Cal Grant B</td>
</tr>
<tr>
<td>- Chafee Foster Youth</td>
</tr>
<tr>
<td>- State University Grant (SUG)</td>
</tr>
<tr>
<td>- Education Opportunity Program (EOP)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ELIGIBILITY</th>
</tr>
</thead>
<tbody>
<tr>
<td>- The University must have verified you as AB 540 eligible. AB 540 status is determined by the Residency Screening Office Admissions &amp; Outreach</td>
</tr>
<tr>
<td>- Complete the Dream Act Application online at <a href="http://www.caldreamact.org">www.caldreamact.org</a>, by the deadline of March 2</td>
</tr>
<tr>
<td>- Meet eligibility requirements for the eligible programs</td>
</tr>
<tr>
<td>- Meet the Satisfactory Academic Progress requirements</td>
</tr>
</tbody>
</table>
DETERMINING ELIGIBILITY

Undergraduate
students are considered for all financial aid programs.

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 and Middle Class Scholarships. 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.

Unclassified Graduates
who are working towards 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.

Teaching Credential Students
are eligible for Nursing Loans, FWS, and Direct Loans.

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

Classified and Conditionally Classified Graduates
are eligible for SUG, Nursing Loans, FWS, and Direct Unsubsidized and Graduate PLUS Loans.

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

Classified and Conditionally Classified Graduates
are eligible for SUG, Nursing Loans, FWS, and Direct Unsubsidized and Graduate PLUS Loans.

SUMMER AID ELIGIBILITY
Consideration for Summer Financial Aid requires a separate online application. The online application is available early April. Summer aid eligibility is determined based on aid utilized during the academic year.

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 & Scholarships 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.
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>DIRECT COSTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tuition Fees (may change)</td>
<td>$7,310</td>
<td>$7,310</td>
<td>$7,310</td>
</tr>
<tr>
<td>Food &amp; Housing</td>
<td>$14,782</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INDIRECT COSTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,920</td>
<td>$1,920</td>
<td>$1,920</td>
</tr>
<tr>
<td>Food &amp; Housing</td>
<td>$5,418</td>
<td></td>
<td>$13,780</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,108</td>
<td>$846</td>
<td>$1,252</td>
</tr>
<tr>
<td>Misc. Personal</td>
<td>$1,480</td>
<td>$1,480</td>
<td>$1,480</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$17,8236</td>
<td>$26,338</td>
<td>$25,742</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 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 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.
AWARD NOTIFICATIONS & ADDITIONAL AID

You will receive an award notification once you are packaged with financial aid. After the initial award notification, should there be an adjustment to your awards, 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 you do not accept or decline 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 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.

OVERAWARD

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 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.
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 on 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.

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>

**PELL GRANT DISBURSEMENT CHART**

<table>
<thead>
<tr>
<th>ENROLLED UNITS</th>
<th>PRORATE AWARD AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 5 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>100%</td>
</tr>
</tbody>
</table>

**CAL GRANT A DISBURSEMENT**

<table>
<thead>
<tr>
<th>ENROLLED UNITS</th>
<th>PRORATE AWARD AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 5 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>100%</td>
</tr>
</tbody>
</table>

**WITHDRAWAL FROM SCHOOL**

If you have received financial aid and later withdraw from the University, the Financial Aid & Scholarships Office is required to calculate what portion of your aid that 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**

Financial aid awards are locked and adjusted based on the number of units which you are enrolled. 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:

- Fall 2018  9/24/18
- Spring 2019  2/18/19

**REFUND**

Refund of aid is any remaining funds after fees and other university debts have been paid. Receive your refund faster by signing up for eRefund via your My Sac State Student Center, Account Inquiry.

**DISBURSEMENT**

Disbursement is the process by which the Financial Aid & Scholarships Office authorizes payment of aid. The Bursar’s Office then applies aid to any debt owed to the University.
**FINANCIAL AID** can help narrow the gap between your resources and the cost of attending college. Financial aid includes Grants, Scholarships, Federal Work Study and Loans.

### Grants

**Federal Pell Grant** is available to eligible undergraduate students 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 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)** 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 and Cal Grant B Funds 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 students. If the 4 years required are not met, the TEACH Grant amounts will be converted to a Direct Unsubsidized Loan.

### Scholarships

**Departmental Scholarships** are awarded by the respective campus departments. See your 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.

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

### Federal Work Study (FWS)

**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.
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. 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 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 the student graduates, leaves school or drops 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 the 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>Dependent</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>Teaching Credential</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>

#### 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.

**NURSING LOANS** 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.
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.

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

**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 & Scholarships Office in writing.
- If your living arrangements change from what you reported on the financial aid application you must inform the Financial Aid & Scholarships Office in writing.
- You are required to repay all financial aid for which you are determined to be ineligible.

**QUESTIONS?**

- Visit our website at www.csus.edu/faid to view our Financial Aid TV available 24/7
- Call us at (916) 278-1000. Phone hours Monday—Friday 9:00 am to 4:00 pm.
- E-mail us at finaid@csus.edu. During peak periods response time may be 5 to 7 business days.
- General advising is provided Monday through Friday 8:00 am to 5:00 pm at Student Service Center in 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.