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What You Need to Do to Receive Your Financial Aid

Follow the Steps Listed Below:

1. Review the various financial aid program descriptions discussed in this guide.

2. Log on to the Student Center at My.CSUDH.EDU.
   - Check your “To Do List” for any outstanding documents.
   - Review your financial aid awards: If you are offered a student loan, you must accept or decline your loan award(s) within 15 days of your email notification to avoid cancellation.
   - You are not required to accept the entire loan amount offered.
   - Please note that any grant awards will be automatically accepted on your behalf.

3. Check your campus email account frequently for updates and information.

Tell Us About Any Changes

- Will you receive or have you received any other awards and/or scholarships that do not appear on the Student Center page?
- Have any of your family members’ college enrollment plans changed from the information provided on the Free Application for Federal Student Aid (FAFSA)?
- Has your marital status changed?
- Has your employment status changed (eg, reduced hours, loss of employment)?

If you answered “yes” to any of these questions, please notify us. If the new information changes your financial aid eligibility, we will send you an email to log on to the Student Center at My.CSUDH.EDU to review your revised awards.

Meet All General Eligibility Requirements

To be eligible for the award(s) listed on your Financial Aid Award Letter or in the Student Center at My.CSUDH.EDU:

- You must be officially admitted to a CSUDH degree, approved certificate or teaching credential program.
- You must be either a U.S. citizen or eligible non-citizen.
- If you plan to borrow a student loan, you must be enrolled at least half-time (6 units undergraduate/credential or 4 units [500 level] graduate).

Register for Classes

Financial aid awards are based on full-time enrollment (12 units for undergraduate and credential students, and 8 units for master’s students). To receive the aid listed on your award, you must first be enrolled. If you enroll 3/4 time (9-11 units), your Federal Pell Grant will be prorated to 75% of the award amount. If you enroll half-time, your Federal Pell Grant award will be prorated to 50% of the award amount. Only the Federal Pell Grant is available for enrollment less than half-time (25%). If you plan to enroll concurrently at a community college, you must meet the following criteria: 1) Be enrolled at least half-time at CSUDH; 2) Enroll for the majority of your units at CSUDH; 3) Not have transferred 70 units or more; and 4) Complete and submit a Transfer Unit(s) Verification Form with proof that you are enrolled for the semester. Please note: El Camino College no longer participates in this program. The University Advisement Center will determine if courses taken elsewhere will be transferable toward your degree at CSUDH.

Students considering cross enrollment and/or CSU Intra-system Enrollment should visit csudh.edu/enrollmentforms. Please refer to the University Catalog for more information about visitor, concurrent and cross enrollment.

Financial Aid Eligibility and Repeating Classes

Students who failed a class may repeat the class once to receive a better grade and will be eligible for aid. For students who have previously passed a class and subsequently failed the same class, any additional attempt cannot be included in your enrollment status for determining aid eligibility.

The Financial Aid Office will identify students who are repeating previously passed coursework and reduce their awards based on the adjusted enrollment status. Students will be notified on their campus email (toroMail) account and directed to the Student Center to view their revised awards. Repeated classes may also count against Satisfactory Academic Progress (SAP), which must be taken into consideration when determining aid eligibility. Make sure to read the SAP policy on our website at csudh.edu/sap for more information.

How and When Financial Aid Is Disbursed

Financial aid begins disbursing approximately 10 days prior to the first day of classes of each semester. Before any William D. Ford Federal Direct Loan funds can be disbursed, you must sign a Master Promissory Note. Fall 2018 and spring 2019 financial aid refunds are scheduled to be processed by Student Financial Services a few days before the first week of classes. Students should expect to begin receiving their refunds around the first day of classes. Fall semester classes begin on August 27, 2018, and spring semester classes begin on January 22, 2019.
Direct Deposit

CSUDH offers Direct Deposit as an option for receiving refunds. To ensure you receive your university refunds in a timely manner, please sign in to the Student Center at My.CSUDH.EDU.

- Sign in to My.CSUDH.EDU
- Click on the “Student Center” button
- Under “Finances” click on “Enroll In Direct Deposit”

You should be prepared with information regarding your checking or savings account, including the bank routing number and your account number. It is critical that you make sure the account information you enter is accurate. If the information is not accurate, your refund will be delayed. A step-by-step guide is available at www4.csudh.edu/assets/csudh-sites/accounting-services/docs/direct-deposit-enrollment-guide.pdf. If you do not wish to sign up for Direct Deposit, you will receive a paper refund check sent to your mailing address.

Financial aid will first pay tuition fees and on-campus housing charges (if applicable). Financial aid in excess of the cost of tuition fees and housing charges will be issued as a refund to you.

How Your Financial Aid Is Determined

The information you submit on the Free Application for Federal Student Aid (FAFSA) or the California Dream Act Application is used to determine your “financial need.” Your financial need is derived simply by subtracting the “parent and/or student contribution” from the cost of attendance.

Example:

<table>
<thead>
<tr>
<th>Cost of Attendance</th>
<th>$17,275</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minus Parent and/or Student Contribution (EFC)</td>
<td>– $ 3,000</td>
</tr>
<tr>
<td>Financial Need</td>
<td>$14,275</td>
</tr>
</tbody>
</table>

The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after fees are initially charged or initial fee payments are made, to increase or modify any listed fees. All listed fees, other than mandatory systemwide fees, are subject to change 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, the Chancellor, or the Presidents, as appropriate. Changes in mandatory systemwide fees will be made in accordance with the requirements of the Working Families Student Fee Transparency and Accountability Act (Sections 66028 - 66028.8 of the Education Code).

Estimated Budget/Cost of Attendance (COA)

This is not your bill at CSUDH but an estimate of the total cost to attend the university. In most cases, the costs are based on a nine-month budget. Components include: tuition fees (resident and/or nonresident), books and supplies, housing (commuter, on- or off-campus), personal expenses and transportation costs. All of these figures are standardized as established by the California State University Chancellor’s Office and the California Student Aid Commission (CSAC).

Expected Family Contribution (EFC)

Your expected family contribution is the amount you and/or your parents may be able to contribute toward your educational costs. The amount(s) listed for parent and/or student contributions reflect an estimated figure. This figure is computed using income and asset information submitted on the FAFSA. In certain cases, your EFC may be adjusted (eg, loss of income).

Changes in Expected Family Contribution

If you or your parent(s) anticipate a reduction in 2017 income, please complete and submit a 2018-2019 Income Adjustment Appeal Form. This form may be printed from our website at csudh.edu/financialaid.

Other Resources

The following are considered additional resources other than income available to help meet your educational costs: vocational rehabilitation benefits, scholarships (from a university department or an outside agency), AmeriCorps benefits, fee waivers, third-party payments, some veteran’s benefits and other forms of financial assistance.
The types of financial aid awards listed on your award are based on full-time enrollment (12 units or more for undergraduate and credential students, and 8 units for graduates in a classified master’s program). Based on the availability of funds, you may be offered one or more of the types of assistance listed below.

Grants

Federal Pell Grant
The Federal Pell Grant Program provides funds (which do not have to be repaid) to eligible undergraduates and teaching credential students who demonstrate need. The 2017-2018 full-time awards range from $606 to $5,920. According to federal regulations, the amount of Federal Pell Grant funds a student may receive over his or her lifetime is limited to the equivalent of six years of full-time enrollment. Students may check their Pell Grant eligibility online by logging on to the National Student Loan Data System (NSLDS) Student Access website at nslds.ed.gov. Students will need to use their Federal Student Aid Identification (FSA ID) to log on to this site to view their Pell Grant eligibility on the “Financial Aid Review” page. Federal Pell Grant funds will be prorated for students who enroll less than full-time (12 units).

Federal Supplemental Educational Opportunity Grant (FSEOG)
FSEOG funds (which do not have to be repaid) are awarded to undergraduate students who demonstrate exceptional financial need and are eligible to receive a Federal Pell Grant. The amount of this grant ranges from $400 to $800 per academic year.

Teacher Education Assistance for College and Higher Education (TEACH) Grant
Students who plan to become teachers may request this federal grant (eligible programs only). Amounts will be prorated based on enrollment.

Students must agree to teach for four (4) years as a Highly Qualified Teacher at a Title I school within the first eight years of completing the program.

Students must also teach in a high-need field such as:
- Mathematics
- Science
- Foreign Languages
- Bilingual Education
- Special Education
- A Reading Specialist or other “high-need” field based on the approved list found at studentaid.ed.gov/teach.

Students are required to sign an Agreement to Serve (ATS) and complete TEACH Grant Counseling for each year the TEACH Grant is received. Failing to meet the service obligation will result in the TEACH Grant becoming an Unsubsidized Federal Direct Loan, and interest will be accrued from the time the grant was first disbursed and will have to be repaid. To be considered for this program, you must complete the TEACH Grant Request Form.
Cal Grant A
Cal Grant A is awarded to California residents by the California Student Aid Commission. This award is based on a student’s grade point average and financial need, and intended to assist with tuition fees only. If you are a Cal Grant A recipient, you are not eligible for a State University Grant. The 2017-2018 tuition fee was $5,742.*

Students who participate in the Older Adult Fee Waiver Program; receive vocational rehabilitation stipends; whose fees are paid by a third party; receive some veteran’s benefits and other fee-paying resource are NOT eligible to receive both the Cal Grant A fee award and the fee-paying resource.

Cal Grant B
Cal Grant B is also a state grant given to California residents by the California Student Aid Commission, to assist with living expenses (and, sometimes, university fees). The 2017-2018 annual stipend for living expenses is $1,670. Freshman awards are limited to non-fee college costs (eg, living expenses, books, supplies and transportation). When renewed for sophomores, juniors and seniors, the Cal Grant B may also cover all or part of the tuition fees. All Cal Grant B recipients must complete, sign and return a Cal Grant B Subsistence Authorization Form to the Financial Aid Office before any funds can be credited to their student account. If you are a Cal Grant B renewal recipient, you are not eligible for a State University Grant.

Students who participate in the Older Adult Fee Waiver Program; receive vocational rehabilitation stipends; whose fees are paid by a third party; receive some veteran’s benefits and other fee-paying resource are NOT eligible to receive both the Cal Grant B fee award and the fee-paying resource.

Cal Grant Fund Disbursement Proration Rules
In accordance with the disbursement rules established by the California Student Aid Commission (CSAC), Cal Grant funds must be prorated for students who enroll less than full-time (12 units).

<table>
<thead>
<tr>
<th>Unit Enrollment</th>
<th>Eligibility Percentage</th>
<th>Tuition Fee Award Amount</th>
<th>Stipend Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>12+ units</td>
<td>100%</td>
<td>$2,871</td>
<td>$835</td>
</tr>
<tr>
<td>9-11 units</td>
<td>75%</td>
<td>$2,153</td>
<td>$627</td>
</tr>
<tr>
<td>6-8 units</td>
<td>50%</td>
<td>$1,436</td>
<td>$418</td>
</tr>
<tr>
<td>1-5 units</td>
<td>Ineligible</td>
<td>-0-</td>
<td>-0-</td>
</tr>
</tbody>
</table>

These proration rules apply to all programs—Cal Grant A, B and B-Stipend. For more detailed information about CSAC awards, visit the California Student Aid Commission online at [csac.ca.gov](http://csac.ca.gov).

*The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after fees are initially charged or initial fee payments are made, to increase or modify any listed fees. All listed fees, other than mandatory systemwide fees, are subject to change 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, the Chancellor, or the Presidents, as appropriate. Changes in mandatory systemwide fees will be made in accordance with the requirements of the Working Families Student Fee Transparency and Accountability Act (Sections 66028 - 66028.6 of the Education Code).
Grants (continued)

State University Grant (SUG)
The SUG is awarded to students who meet the eligibility criteria established by the CSU Chancellor's Office, who are California residents in a regular university degree program and who are charged the State University Tuition Fee. This grant is awarded to students who submitted their FAFSA or California Dream Act Application by the March 2 deadline, submitted any requested documents by the May 10 deadline and who demonstrate financial need to assist with the payment of tuition fees only. Students must meet the following criteria:

- Be enrolled at least half-time in Tuition Fee-based units.
- Undergraduate students cannot have accumulated more than 150 semester units.
- Undergraduate transfer students cannot have accumulated more than 75 semester units at the CSU.
- Credential students cannot have accumulated more than 30 units.
- Master’s students cannot have accumulated more than 125% of their required units.

PLEASE NOTE: Advanced Placement, International Baccalaureate, military credit, prebaccalaureate credit and credit by examination will not count against the new SUG limits.

Educational Opportunity Program (EOP) Grant
EOP Grants are awarded to first- and second-year students who have been admitted to the Educational Opportunity Program. Students must demonstrate financial need to qualify for this grant. Grants range from $400 to $800, depending on financial need and the availability of funding.

Middle Class Scholarship (MCS)
The MCS is awarded by the California Student Aid Commission (CSAC) and is based on a sliding scale, according to the student’s family income. The scholarship amount will vary by student and institution. If a student is selected to receive an MCS, the student will be notified by the California Student Aid Commission.

Student Employment

Federal Work-Study (FWS) Program
The FWS Program provides funds to employ students (on- or off-campus) who qualify for financial aid. Students will be considered for an award by having submitted their FAFSA by the March 2 deadline, having submitted any requested documents by the May 10 deadline and demonstrating financial need greater than $1,000. Also, the student must have indicated interest in the FWS Program on their FAFSA. A Federal Work-Study Acceptance Letter will be mailed to the eligible student’s mailing address. Students must be enrolled at least half-time to be considered for this program. Awards range from $1,000 to $4,000.

The first day a student may begin working is Tuesday, September 4. The amount a student can earn is limited.

Student Assistant
Students who do not have Federal Work-Study Program eligibility may be able to find employment on or near campus. Job listings are available at csudh.edu/careercenter. You can also find employment opportunities by checking with on-campus departments.
Loans

California Dream Act Loan Program

The California Dream Act Loan Program is available to students who submitted their California Dream Act Application by the March 2 deadline and meet certain qualifications. The award maximum is $4,000 annually. The 2017-2018 interest rate was 4.45%. The program is dependent on annual funding, as such this is not an entitlement program and there is no guarantee of its availability in subsequent years.

William D. Ford Federal Direct Loan Program

The William D. Ford Federal Direct Loan Program provides low-interest, long-term loans to assist in paying educational costs. These funds must be repaid. Funding for these loans comes from the U.S. Department of Education. These loans can be subsidized or unsubsidized. Students should carefully consider borrowing only what they need.

If you accept a Federal Direct Loan, you will receive a Disclosure Statement from the Direct Loan Servicing Center.

PLEASE NOTE: The Anticipated Disbursement date is NOT the date your Federal Direct Loan funds will be available to you. Financial aid awards are credited to your student account prior to the first week of classes to allow for processing of student refunds.

To be eligible to borrow a Federal Direct Loan, students are required to be enrolled at least half-time (6 units undergraduate and 4 units [500 level] graduate). If you drop below half-time during a semester, the remainder of your loan may be canceled. If you decide to borrow a Federal Direct Loan, you will be required to complete an electronic Master Promissory Note (eMPN). Visit the website studentloans.gov to complete the eMPN. You will be required to log in with your Federal Student Aid Identification (FSA ID). If you need to obtain an FSA ID, visit fsaid.ed.gov.

PLEASE NOTE: First-time borrowers are required to complete a Loan Entrance Counseling session. Students may satisfy this requirement by completing an online session at studentloans.gov.

If you have completed the Direct Loan Entrance Counseling and indicated another school, you can log on to studentloans.gov and update your Entrance Counseling to include CSUDH.
Federal Direct Loan Eligibility

The amount you may borrow is determined based on your grade level and program of study. We encourage students to monitor their loan debt by viewing their loan history at nslds.ed.gov.

Students are not required to accept the entire loan amount offered. If you are planning to attend both the fall and spring semesters at least half-time, the loan must be accepted for the award year.

<table>
<thead>
<tr>
<th>GRADE LEVEL</th>
<th>DEPENDENT</th>
<th>INDEPENDENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$5,500 ($3,500 maximum subsidized loan)</td>
<td>$9,500 ($3,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500 ($4,500 maximum subsidized loan)</td>
<td>$10,500 ($4,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Junior/Senior, Second Bachelor’s</td>
<td>$7,500 ($5,500 maximum subsidized loan)</td>
<td>$12,500 ($5,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Credential Students</td>
<td>$5,500 ($5,500 maximum subsidized loan)</td>
<td>$12,500 ($5,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Graduate Students</td>
<td>(N/A)</td>
<td>$20,500 (unsubsidized only)</td>
</tr>
</tbody>
</table>

- Maximum total aggregate amount of Federal Direct Loans allowed for undergraduates is $57,500 ($31,000 dependent maximum), of which no more than $23,000 may be in subsidized funds.
- Seniors graduating in the fall semester are subject to proration of their Federal Direct Loan amount, based on the number of their registered units. This is a federal requirement.
- Total maximum amount of Federal Direct Loans allowed for master’s degree students is $138,500, of which no more than $65,500 may be in subsidized funds. All Direct Loans borrowed (including Direct Loans borrowed as an undergraduate and/or credential student) are included in the maximum borrowing limits for master’s students.

You have the right to cancel all or a portion of your Federal Direct Loan. To do so, you must complete and submit a 2018-2019 Award Adjustment Request Form to the Financial Aid Office within 14 days so that the funds may be returned to the appropriate federal program. Starting in January, 2018, the form can be found online at csudh.edu/financialaid.

Subsidized Federal Direct Loan

Undergraduate students can borrow the Subsidized Federal Direct Loan in the amount that is the difference between the cost of attendance and resources (family contribution, financial aid and any other assistance received from the school and outside sources). However, students cannot borrow more than the federal annual or aggregate maximum. The interest rate for new student borrowers between July 1, 2017 and June 30, 2018 is 4.45%. This rate is subject to change every July 1. If eligible for a Subsidized Federal Direct Loan, the federal government pays the interest for the student borrower until repayment begins. Borrowers will be assessed an origination fee—this charge does not reduce the amount required to be repaid.

PLEASE NOTE: If you received a Subsidized Federal Direct Loan that was first disbursed between July 1, 2012, and July 1, 2014, you will be responsible for paying any interest that accrues during your grace period. If you choose not to pay the interest that accrues during your grace period, the interest will be added to your principal balance.
**150% Rule**

Implemented on July 1, 2013, first-time borrowers now have a limit on the time they are eligible to borrow a Subsidized Federal Direct Loan. Subsidized Federal Direct Loans are loans for which the federal government pays the interest until repayment begins, typically six months after a student graduates or is no longer enrolled at least half-time.

Subsidized loan eligibility is limited to 150% of the published length of the student’s academic program. The U.S. Department of Education will calculate a student’s eligibility using school-reported information.

**Example 1:** A first-time freshman in a four-year degree program would be eligible to receive a Subsidized Federal Direct Loan for six years.

**Example 2:** A student transferring from a two-year program at a community college who borrowed three years of Subsidized Federal Direct Loans. Once this student transfers to a four-year program, the student will only be eligible for three more years of subsidized loans.

- After the eligibility period has passed, students may only borrow Unsubsidized Federal Direct Loans and are responsible for paying the interest on those loans.
- Students who continue to be enrolled in an undergraduate program after receiving the maximum Subsidized Federal Direct Loan amount will be responsible for the interest that accrues on that loan.
- It is extremely important for our students to complete their program requirements on time to reduce the costs associated with repayment of their Federal Direct Loans.

**Unsubsidized Federal Direct Loan**

The Unsubsidized Federal Direct Loan is awarded to undergraduate and graduate students. For undergraduates, the unsubsidized loan can replace all or part of the family contribution. However, the amount of the loan cannot be more than the difference between the student's budget and any financial assistance received from the school plus any outside source (including the Subsidized Federal Direct Loan) nor exceed the federal annual or aggregate maximum. Graduate students are only eligible to borrow the unsubsidized loan. Interest will be charged beginning the day the loan is disbursed. Unsubsidized loans for 2017-2018 had an interest rate of 4.45%* for undergraduate students and a 6% interest rate for graduate students. Repayment normally begins six months following graduation or when the borrower ceases to be enrolled at least half-time. The amount and the length of the repayment period depend on the size of the debt, but it must be a minimum of $600 per year.

**Federal Direct PLUS Loans**

**Parent Loans to Assist Students (Parent PLUS)**

PLUS Loans are intended to provide a source of financial assistance to parents of dependent students. Parents (with satisfactory credit histories) may borrow up to the cost of attendance each year, minus any financial aid awarded to the student. Interest begins to accrue immediately after the first disbursement. Repayment begins immediately after the final disbursement of the loan occurs, with the first payment due within 60 days. The fixed-interest rate for 2017-2018 was 7.00%.*

If you are a dependent student and your parent does not qualify for a PLUS Loan, you may be eligible to borrow an additional Unsubsidized Federal Direct Loan. The PLUS Loan parent must log on to studentloans.gov, select “Apply for a Direct PLUS Loan,” select “Parent PLUS” and complete the application.

- If approved, the parent must complete the Master Promissory Note for Parent PLUS Loans online at studentloans.gov.
- After receiving a credit decision, complete and submit the Federal Direct Parent PLUS Loan Request Form, along with a copy of your parent’s valid government-issued identification card (eg, driver's license, California identification card, etc.) to the CSUDH Financial Aid Office.

**Graduate PLUS Loans for Graduate Students**

The Graduate PLUS Loan is a credit-based loan. The interest rate for 2017-2018 was fixed at 7.00%* and has an in-school deferment provision for students while in school. The Graduate PLUS Loan Application is available on our website.

*PLEASE NOTE: Interest rates are set by federal legislation and are subject to change.

**Federal Direct Loan Repayment Options**

The Federal Direct Loan Program offers loan repayment plans designed to meet the needs of most borrowers. Federal Direct Loans are funded by the U.S. Department of Education through your school and are managed by a Loan Servicer, under the supervision of the Department of Education. The Federal Direct Loan Program allows you to choose your repayment plan and to switch your plan if your needs change. Repayment options include:

- Standard Repayment
- Extended Repayment
- Graduated Repayment
- Income-Contingent Repayment (ICR) (not available for Parent PLUS Loans)
- Income-Based Repayment (IBR)
- Pay as You Earn Repayment (PAYE)
- Revised Pay as You Earn (REPAYE)
- Income-Sensitive Repayment

For more information on repayment options, visit studentaid.ed.gov/sa/repay-loans/understand/plans.
Satisfactory Academic Progress

CSUDH is required by federal law to establish, publish and apply reasonable standards for measuring whether a student is maintaining SAP toward a degree objective, and to ensure progress toward the degree for all periods of enrollment, whether or not the student has received financial aid. These standards are applicable to all financial aid recipients at CSUDH and affect eligibility for all federal and state aid, including grants, student loans and work-study. Students may review their SAP status on the Student Center at My.CSUDH.EDU by clicking on “View Acad Progress (SAP)” and selecting the appropriate term. A review will occur at the end of each semester.

<table>
<thead>
<tr>
<th>DEGREE OBJECTIVE</th>
<th>REQUIRED CSUDH GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctoral, Master’s</td>
<td>3.0</td>
</tr>
<tr>
<td>Credential/Second Bachelor’s</td>
<td>2.5</td>
</tr>
<tr>
<td>Undergraduates:</td>
<td></td>
</tr>
<tr>
<td>Junior/Senior (60+ units)</td>
<td>2.0</td>
</tr>
<tr>
<td>Sophomore (30-59 units)</td>
<td>1.8</td>
</tr>
<tr>
<td>Freshman (0-29 units)</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Completion of 75% of Attempted Units With Passing Grades

Students must complete at least 75% of the units attempted with a passing grade of A, B, C, D, I, CR or RP. For example, a student who enrolls in 12 units for a semester must complete at least 9 units (12 x .75 = 9). Non-passing grades of F, IC, NC, W, WU, RD and AU will lower a student’s completion rate. For further information on grades and grading policies, consult the University Catalog.

Eligibility Limit – Unit Cap

Students must complete their program within 150% of their program’s required units. For example, a student in a 120-unit program must receive his/her degree within 180 units. All graded coursework will be counted, including transfer units, repeats and withdrawals. Up to 30 remedial units may be excluded. Courses with grades of RD will not be considered as completed units until a final grade is determined.

Financial Aid Warning

Students will be placed on warning status (can receive aid) the next semester they enroll if the completion rate of attempted units in their prior semester falls between 50% and 74%.

Financial Aid Disqualification

Students will become disqualified from receiving financial aid if any of the following applies:

- Student completes fewer than 50% of their attempted units with passing grades in any semester.
- Student fails to complete their program within 150% of their program-required units.
- CSUDH GPA falls below the specified minimum GPA requirement.

Financial Aid SAP Appeal

Students who become disqualified from receiving financial aid will be notified on their toroMail account and will be provided instructions on the financial aid appeal process. Appeals will be evaluated based on the student’s extenuating circumstances. Students are notified of the deadline for submitting a Satisfactory Academic Progress (SAP) appeal in their email notification. During the processing of an SAP appeal, students are responsible for the payment of their tuition fees. Students will receive an email of our decision. If an SAP appeal is approved, students will be placed on a Financial Aid Academic Plan which will establish the conditions that a student must meet for continued eligibility. Students are notified of the specific conditions via their toroMail account. At the end of the semester, the Financial Aid Office will review whether or not the specific conditions for continued aid eligibility have been met. If the specified conditions are not met, the student is ineligible for continued aid and is not eligible to submit a SAP appeal. THIS DECISION IS FINAL AND CANNOT BE APPEALED.

Regaining Eligibility

Students who are disqualified due to low GPA or low unit completion may regain financial aid eligibility once they achieve the required GPA or unit completion, as long as they have not completed more than 150% of their program requirements. Undergraduate students who are disqualified due to exceeding 150% of the required units for their program may regain eligibility after they become a master’s or credential student after their bachelor’s degree is posted. Students who meet this condition before the spring semester may submit an SAP Appeal Form to request reinstatement of their eligibility; otherwise, progress will be reviewed after spring semester grades have posted.
Courses Taken at Another Institution
1. Order an official academic transcript from the institution which you attended to be sent to the CSUDH Admissions & Records Office.
2. Go to the CSUDH Admissions & Records Office and request that your admission record be re-evaluated with your academic transcript.

Enrollment in Winter Session Courses
The College of Extended & International Education will allow students to enroll in the winter session and defer their payment pending spring 2019 financial aid. However, by using this deferment, please note that your spring 2019 financial aid will be reduced by the amount used to pay winter session fees. Students placed on a financial aid academic plan for not meeting the SAP requirements are not eligible for this deferment. If a student does not meet the SAP standards at the end of the fall semester, they will be responsible for the payment of the winter session fees from their own resources.

Enrollment in Summer Session Courses
Students interested in enrolling for the summer 2019 term who would like to be considered for financial aid must complete and submit a Summer Financial Aid Request Form. Beginning mid-March 2019, students may print this form from our website, located at csudh.edu/financialaid.

Summer Session Attendees: There may be a delay of 1 to 2 weeks in disbursing fall 2019 financial aid for students that attend the summer 2019 session. We are required to conduct a review of summer grades to determine continued financial aid eligibility. Students deemed ineligible will be notified of their status via their toroMail account.

Short-Term Emergency Loans
Short-Term Emergency Loans are available to assist students with unexpected expenses. The maximum loan a student may borrow is $400. Students must be admitted to the university, be enrolled at least half-time for the semester and have not received a financial aid refund within 30 days. The loan is due and payable within 30 calendar days and does not accrue any interest. See the Financial Aid Office for more information on the application process.

Withdrawal/Leave of Absence
Students are required to notify the Financial Aid Office before withdrawing or when taking a leave of absence from the university. This must be done so that a student’s financial aid eligibility can be re-evaluated. If you withdraw prior to the end of the semester or if you do not complete the units for which you enroll, you will be required to repay the funds received that exceed the costs required to cover your educational and related living expenses during the time you were enrolled. Any fee refunds owed to you from the university will automatically revert to the financial aid account(s) from which they were disbursed.

Refunds and Repayment
When you use financial aid to pay tuition fees or housing, any refundable amount (see refund policy and schedule in the Class Schedule) is returned to the appropriate financial aid sources. If you completely withdraw from school prior to completing 60% of the semester, you will be required to return all unearned aid disbursed as calculated by federal regulations. The repayment will be a percentage of the cash disbursed to you after paying tuition fees (see the Class Schedule for the repayment schedule). Repayment of part of your financial aid does not release you from the Satisfactory Academic Progress (SAP) requirement.
Consumer Information
Pursuant to federal regulations, institutions of higher learning are required to inform prospective and continuing students, staff and faculty regarding information about the Annual Security Report, crime statistics, graduation rates, Family Educational Rights and Privacy Act of 1974 (FERPA) and athletic participation rates/financial support (Equity in Athletics Disclosure Act, or EADA). To learn more, visit csudh.edu/student-affairs/important-information/index. The website includes links to the following: Annual Security Report, Jeanne Clery Campus Crime Statistics, Copyright Policy, Drug- and Alcohol-Free Campus Policy, Graduation Rates, EADA, FERPA and Important Campus Policies.

This law ensures that your and your family’s information will be confidential, even among family members. If you want the Financial Aid Office to discuss your information with a parent, spouse or guardian, the FERPA Consent to Release Student Information Form must be completed in person at the Admissions & Records Office. All persons requesting/having authorization must have valid photo identification at the time of application.

Reapplying for Financial Aid Each Year
For the 2019-2020 award year, you may reapply for financial aid beginning October 1. You can reapply online at fafsa.gov using your Federal Student Aid Identification (FSA ID). If you do not have an FSA ID, you may request one at FSAID.ed.gov. California Dream Act applicants may reapply for the 2019-2020 California Dream Act Application beginning October 1 online at dream.csac.ca.gov. The priority filing deadline for either the FAFSA or California Dream Act Application for the 2019-2020 academic year is Monday, March 4, 2019. It is your responsibility to apply each year.

Repaying Student Loans/Debt Management Topics

Manage Your Money
You will need to learn how to manage your money. The National Student Loan Data System for Students, located at nslds.ed.gov, will help you monitor your student loans. You should read the information before you start to get into debt—that is the best way to understand and manage debt. Remember, you are responsible for the debt you accumulate as a student and later in life.
Student Rights

- You have the right to expect that your financial aid eligibility will be determined in an equitable manner consistent with federal regulations and university policies.
- If you are eligible for aid, you have the right to be considered for those programs for which you qualify, as long as funding is available.
- You have the right to receive complete information about how your financial aid eligibility was determined.
- You have the right to obtain full information about financial aid programs and pertinent regulations, policies and procedures.
- You have the right to receive full information about your debt burden as a result of receiving loans of varying amounts.
- You have the right to receive information about monthly and total repayment options available as well as debt management strategies.
- You have the right to expect that your financial records, parent's financial records and award information are kept confidential in accordance with the Family Educational Rights and Privacy Act of 1974 (FERPA).
- You have the right to expect written notification of your financial aid offer and any adjustments to it.

Student Responsibilities

When you accept your award, you agree to fulfill your obligations as a financial aid recipient. It is your responsibility to be aware of your obligations and rights.

It is your responsibility to report additional resources (such as other financial assistance). If the receipt of additional funds results in an “over-award” (financial aid and resources exceed the cost of attendance), assistance for subsequent terms in the academic year will be reduced or canceled; any excess will be considered as a resource for the following academic year, and subsequent financial aid eligibility will be reduced by that amount.
Financial Aid Web Services
My.CSUDH.EDU

The Financial Aid Office Is Excited About the Opportunity to Serve Students via the Internet
By accessing our website at My.CSUDH.EDU, students can view the following information:
• Important messages
• Account summary and overall status
• Cost of attendance
• Current financial aid awards and payment schedule
• Financial aid award and loan application history
• Account holds (which may prevent payment of awards)
• Missing document requirements
• Current academic progress
• Academic progress history
• Academic transcript

How to Contact the Financial Aid Office
If you have any questions about financial aid, please contact us:

Financial Aid Office
Welch Hall B-250
(310) 243-3691
finaid@csudh.edu

Watch Financial Aid TV at csudh.edu/financialaid.

A financial aid representative is available*:
   Monday - Thursday........8:00 a.m. - 6:00 p.m.
   Friday............................8:00 a.m. - 5:00 p.m.

* A financial aid representative will be available to assist students in person in the Admissions & Records Office located in WH C-290 from 2:00 - 5:00 p.m.