New Student Orientation
SUMMER 2019
Financial Aid Literacy

Highlights of what you should know!
“THE FAB 5”

YOUR RESOURCES OF INFORMATION
Welcome to the Financial Aid Office!

We have many resources available to you on this site. You’ll find information on your loan counseling interview, downloading forms, scholarships, and more. Contact us. We’re here to help.
MyCSUDH STUDENT CENTER
Accessible via your PC or iToros Mobile App
Students have options when paying for tuition and fees each semester. These options include using financial aid to pay for tuition and fees, establishing a payment plan to pay in monthly installments, or paying for tuition out of pocket within 48 hours of registration. Please note that payment due dates depend on the time of course registration. See the Academic Calendar or Class Schedule for more information on payment deadlines. Students who fail to receive financial clearance from the Financial Aid Office, enroll in a payment plan, or make payment in full may be dropped from their classes due to non-payment.

**Important:** Students who no longer plan to attend CSUDH are responsible for dropping their classes prior to the start of the semester as outlined in the class schedule in order to receive a full refund of tuition and fee charges.

<table>
<thead>
<tr>
<th>Undergraduate Tuition &amp; Fees</th>
<th>Fall 2019</th>
<th>Fall 2019</th>
<th>Spring 2020</th>
<th>Spring 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Part-time</td>
<td>Full-time</td>
<td>Part-time</td>
<td>Full-time</td>
</tr>
<tr>
<td></td>
<td>(0-6.0 units)</td>
<td>(6.1+ units)</td>
<td>(0-6.0 units)</td>
<td>(6.1+ units)</td>
</tr>
<tr>
<td>Tuition</td>
<td>$1,665</td>
<td>$2,871</td>
<td>$1,665</td>
<td>$2,871</td>
</tr>
<tr>
<td>Student Fees</td>
<td>$602</td>
<td>$602</td>
<td>$597</td>
<td>$597</td>
</tr>
<tr>
<td>Totals</td>
<td>$2,267</td>
<td>$3,473</td>
<td>$2,262</td>
<td>$3,468</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. Change 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).
PAYMENT METHODS & INSTALLMENT PLANS

PAYMENT METHODS

- Pay in-person at the Cashier’s Office during regular business hours using cash, check, cashier’s check, or money order only.
- Pay by mail using a personal check, cashier’s check, or money order payable to CSUDH and include the student ID number on your payment. Payments should be mailed to: Cashier’s Office, CSU Dominguez Hills, 1000 E. Victoria Street, Ste. WH270, Carson, CA 90747.
- Pay online using an electronic check (ACH), debit card, or credit card by visiting my.csudh.edu and selecting ToroPay from the Launchpad. A non-refundable convenience fee (2.85% or $3.00 minimum) is charged to all credit and debit card payments, while electronic check (ACH) payments are free of charge. (Convenience fee does not apply to parking permit purchases.)
- International Students who would like to pay using their home currency have the option of submitting payment using Flywire. Please visit flywire.com for more information (International Students Only).

INSTALLMENT PAYMENT PLANS (5 MONTHS)

- Students can enroll in installment payment plans for tuition and fees prior to the beginning of each semester. All installment payment plans include a non-refundable administrative service fee.
- Fall 2019 Installment Payment Plan Schedule: June 2019 through October 2019.
- California residents can visit my.csudh.edu and select ToroPay from the Launchpad to enroll in an installment payment plan.
- Non-California Residents and International Students must visit Student Financial Services to enroll in an installment payment plan.
FINANCIAL AID – PAGE 11

TYPES OF AID

- Grants & Scholarships are FREE money that do not have to be repaid. Funds are awarded based on full-time enrollment (at least 12 units).
- Federal Work-study funds are earned through part-time employment. On-campus and off-campus jobs are available. However, funding is limited.
- Federal Direct Loans must be repaid. Your lender is the U.S. Department of Education. A loan servicer is assigned after your first disbursement.
- Low interest rates
- Must be enrolled full-time (6 units) to receive funds
- Private Education Loans must be repaid. The lender may be an outside bank or credit union. Based on creditworthiness and they may have higher interest rates. No benefits or protections like the federal loans.

Important reminder: 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. To graduate in 4 years, a student needs to complete 15 units per semester (30 units per academic year). Create a plan using Smart Planner with your academic advisor to ensure you will graduate in 4 years.

THE FINANCIAL AID CYCLE

- Complete the FAFSA or CA DREAM application starting October 1 each year.
- Monitor your To Do List, CSUDH Email, and submit ALL required items to the Financial Aid Office.
- Award Notifications sent; Accept or Decline the loans. Grants and scholarships are auto-accepted for you.
- Register for classes. If enrolled in less than 12 units, your grants will be adjusted if enrolled in less than 6 units, you will be ineligible for most funds.
- Funds begin to be disbursed 10 days before classes begin. Tuition and housing charges (if on campus) are paid first. Refunds are issued to students with "excess" funds.

DISBURSEMENT PROCESS

Financial aid applicants who have been awarded and have enough awards to cover tuition fees, do not have to pay their tuition fees at the time of registration. When funds are credited to your student account, your tuition fees (and housing, for on-campus students) will be paid first. Any "excess funds" will be sent to you in the form of a REFUND via check or direct deposit. If your financial aid does not cover your full tuition or housing costs, you must pay the difference by the deadlines set by the Student Financial Services (SFS) Office – located next to the Cashier’s Window.

Disbursement amounts are adjusted for students enrolled less than full-time:
- Full time = 12 units = 100%
- ¾ time = 9 – 11 units = 75%
- ½ time = 6 – 8 units = 50%
- ¼ time = 1 – 5 units

SATISFACTORY ACADEMIC PROGRESS (SAP)

Your GPA, unit completion, and total attempted units will be monitored at the end of each semester. The minimum unit completion rate is 75% of attempted units. The cumulative CSUDH GPA minimums to maintain are:
- Freshmen = 1.50
- Sophomores = 1.80
- Juniors/Seniors = 2.0

Students not meeting the minimum standards may lose their aid eligibility. Visit the Financial Aid Office website for more information.
HOW ARE FUNDS PAID TO YOU?
Funds are credited to your CSUDH Student Account

Your tuition & housing fees are paid first

Excess/left over money is your REFUND

- **REFUNDS** are issued in **one of two** ways by the **STUDENT FINANCIAL SERVICES OFFICE**:
  - Direct Deposit (takes 3 – 5 days to credit to your bank account)
  - Check by Mail (allow 5 – 10 days to receive a mailed check)
TOOLS TO MANAGE YOUR STUDENT ACCOUNT

my.csudh.edu  Student Center
VIEW FROM YOUR PC OR LAPTOP

MyCSUDH

STUDENTS  APPLICANTS  EMPLOYEES

My Personal Info  Student Worker  Career Center  Scholarships

Student Center  Blackboard  toroMail  PTE Survey

iToros Mobile 4.0
NOW AVAILABLE

NEW! Enroll & Pay Fees

CSUDH

SYSTEM NOTICES

System Status
All systems are functioning normally.

Student & Faculty Center Maintenance
Every Tuesday 8pm to 12am.

MY OUTSTANDING HOLDS

View Details
Description  Department
You have no outstanding HOLDS.

MY TO DO LIST

View Details
Description  Department
Cor FAFSA Rev Tax Data (2017)
Student 2017 IRS Tax Trans
2019-20 Dependent Verifi Form

MY QUICKLINKS

Manage My QuickLinks

SERVICE NOW (HELPDESK)

Password Rule Changes and Expiration Notification

During the winter session, the campus underwent an information security audit by the CSU and the California National Guard Information Security Assessment teams. The results of this audit and the proposed campus corrections has accelerated a number of IT Security related project deployments.

Beginning March 26, 2018, Information Technology will begin notifying users by email when their campus account password is about to expire. Starting at 30 days prior to expiration, users will receive daily reminders until they change their campus account password. For further information, please visit: CSUDH Password Rules!

For assistance please contact IT User Services at (310) 243-2500, option 1, visit our office located at: MC 3300. Monday-Friday 10am-6pm, or email user.service@csudh.edu online at:
SAMPLE VIEW OF A “STUDENT CENTER”

TORO TIP: The Account Activity screen is like your “bank statement” for school.

Under Finances:
- Account Inquiry
- Enroll in Direct Deposit
- Accept/Decline Awards
- View Financial Aid
- View SAP
- Under “Other Financial,” select “Account Activity”
Select My.CSUDH
Select STUDENT CENTER
Select FINANCES
Select ACCOUNT ACTIVITY from the drop down menu

View from your iToros Mobile App

Important Student Fee Information
- My Account
- Account Inquiry
- Enroll In Direct Deposit
- Financial Aid
  - View Financial Aid
  - Accept/Decline Awards
- View Acad Progress (SAP)
Your "Account Activity" Screen

Mark's Student Center

Academics

Finances

My Account
- Account Inquiry
- Enroll In Direct Deposit

Financial Aid
- View Financial Aid
- View Acad Progress (SAP)

Account Summary

You owe 3,418.00.
- Due Now 0.00
- Future Due 3,418.00

Currency used is US Dollar.

*Important Student Fee Information

More
### Charges Spring 2019
- Tuition fees **$3,468** on 10/29/18
- Additional **$10.00** on 11/02/18
- Total charges **$3,478**

### Payments (Financial Aid):
- **$6,179** on 01/14/19

### Refund (excess/left-over amount)
- **$2,701** on 01/15/19
- $6,179 - $3,468 = **$2,701**
- Plus additional $10.00 on 01/24/19
- **$2,701 + $10 = $2,711** net refund
HOW TO CREATE A SPENDING PLAN OR BUDGET?
Creating a Spending Plan:

**STEP 1:** Identify and list your anticipated financial resources
(Let’s refer to your Financial Aid handout)

- For **FALL 2019** you receive $6,179 in federal and state grants
- The tuition charge will be $3,475

Now, let’s add the following additional financial resources:

- You are offered a **Federal Work-study award** for $1,895
- You also saved $1,000 or expect to receive $200 per month from parents/family for the semester. Total = $1,000
Creating a Spending Plan:

**STEP 1:** Identify and list your anticipated financial resources (cont.)

<table>
<thead>
<tr>
<th>Grants</th>
<th>Work-Study</th>
<th>Savings (or) Family Help</th>
</tr>
</thead>
<tbody>
<tr>
<td>• $6,179</td>
<td>• $1,895</td>
<td>• $1,000</td>
</tr>
<tr>
<td></td>
<td>(earned from work)</td>
<td>($200 per month from parents/family)</td>
</tr>
</tbody>
</table>

**Combined financial resources = $9,074**
Creating a Spending Plan:

**Step 2:** List your expenses (educational and personal)

$9,074

Financial resources ($8,074 + $1,000)

$3,475

Tuition & fees

$5,599

So let’s conduct a brief spending exercise to illustrate!

**We need one volunteer!**

Although you may expect to have an additional $5,599 to spend for fall, your other educational and personal expenses have not been accounted for.
Creating a Spending Plan:
Step 3: Subtract your expenses from your financial resources

You spend $1,100 on new laptop, books, supplies.

You live at home and don’t have to pay rent. But, you spend $40 per week on gas (or) $800 for the semester.

You pay your cell phone bill which is $80 per month (or) $400 for the semester.

You set a food and meal budget of $200 per month (or) $1,000 for the semester.

$1,100 + $400 + $800 + $1,000 = $3,300

$5,599 (your resources) - $3,300 (your expenses) = $2,299

This is your extra/left over money available to spend freely!

$2,299 and not $5,599

See how this works?
This is how you can create a budget and determine your monthly, weekly, and daily spending limits.

RECAP:
- You anticipate $9,074 in financial resources
- Your anticipated expenses (educational + personal) will be $6,775
- Therefore, your left-over money to spend freely will be $2,299

To avoid over spending and running out of money, you set your spending limits @ $460 per month, or $115 per week, or $16 per day!

*If you don’t watch your spending, you risk running low or running out of money!*

Try using the 5-4-7 method and see how it works for you.
SATISFACTORY ACADEMIC PROGRESS (SAP)

<table>
<thead>
<tr>
<th>WHO?</th>
<th>WHAT?</th>
<th>WHEN?</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Is YOU</td>
<td>• GPA</td>
<td>• At the end of each semester.</td>
</tr>
<tr>
<td>• We monitor your grades and progress towards completing your degree.</td>
<td>• Unit Completion</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Total Attempted Units as a Undergrad</td>
<td></td>
</tr>
</tbody>
</table>
Satisfactory Academic Progress (SAP) Why? and How?

WHY?
Why do we check? Because we have to

HOW?
How can you check?
Use your myCSUDH Student Center (and)
Check your ToroMail!
If you are not meeting SAP you will receive an email.
3 CATEGORIES MONITORED

**GPA**
- Freshmen (0-29 units): **1.5**
- Sophomores (30-59 units): **1.8**
- Juniors/Seniors (60+ units): **2.0**

**UNIT COMPLETION**
You must complete **75%** of your courses with a passing grade each semester.
- 75% or greater = **Meet**
- 74% - 50% = Financial Aid **Warning**
- < 50% = **Not Meet**

**TOTAL ATTEMPTED UNITS**
- Financial funds cap at **180** (undergraduate units).
- Usually **120 units** needed for the average bachelor’s degree.
- Students who attempt 180 units without graduating reach their “**unit cap**” for financial aid purposes.
3 SAP STATUSES

- **You meet all 3 categories:**
  - GPA
  - Unit Completion @ 75% or greater
  - Does not exceed the 180 unit cap limit

- **You complete 50% - 74% of your attempted units.**
  - Therefore, you are placed on a “warning” status.
  - You must meet the 75% passing rate during the next semester of attendance.

- **You are not meeting 1 or more of the 3 categories.**
  - You have the option to appeal for funding for the next semester.
Financial Aid

Satisfactory Academic Progress

Spring 2018

Academic Program: UGRD Degree and Certificates

Overall SAP Status: Not Met

Dominguez Hills Academic Standing

Current Academic Standing

Status: Meet

Financial Aid Satisfactory Academic Progress Standing

Program Completion within 150% Requirement

Units Taken: 0.00

Attempted MAX Units: 19.00

Status: Meet

Cumulative GPA Requirement

Minimum CUM GPA From:

Cumulative GPA: 1.200

Current Units Attempted: 13.000

Cum Earned: 9.000

Percentage Required:

Reflect weighted equivalent for 200 and 300 series courses

Percentage of Units Completed: 69% 75%

Status: Warning

CSUDH GPA < 2.0

< 75% units completed
3 SAP CATEGORIES

- **MEET**
- **WARNING**
- **NOT MEET**

- We need **(3)** student volunteers.
- Volunteers will use the cards to respond to the questions.
- As we read the SAP scenario questions, use the card to give your response!
SAP SCENARIO #1: LUIS – (FRESHMAN) FALL 2019

- Luis completes 12 out of 12 units with a 2.5 term GPA. What is his SAP status?

  ![Circle diagrams](MEET, WARNING, NOT MEET)

- Answer: MEET

- Why does Luis MEETS SAP? Because he passed 100% of his attempted units and his GPA is greater than the 1.5 minimum for freshmen.
SAP SCENARIO #2: ELENA – (FRESHMAN) FALL 2019

- Elena completes 9 of 12 units with 1.38 CSUDH GPA.

**Answer:**

- Why is Elena not meeting SAP
  - Because her GPA is less than the < 1.5 minimum for freshmen.
- Can she submit a SAP Appeal for funding consideration for Spring 2020?
  - YES, she can!
SAP SCENARIO #3: MARK – (FRESHMAN) FALL 2019

- Completes 6 of 15 units with 4.0 GPA for Fall 2019. He received two A grades and three “no credit” (NC) grades. What is his SAP status?

  - MEET
  - WARNING
  - NOT MEET

TORO TIP: Credit (CR) and No Credit (NC) grades do not factor into your CSUDH GPA.

- Why is he at a “Not Meet” status?
  - Yes he passed two classes with A grades, but 6/15 = 40%.
  - 40% is less than the 50% minimum for financial aid warning status.

- Can he submit a SAP Appeal for Spring 2020?
  - YES, he can