THE FINANCIAL AID PROCESS
THE FINANCIAL AID PROCESS FOR STUDENTS

1. APPLY
   • Complete FAFSA or CA Dream Act application by March 2nd each year

2. SUBMIT DOCS
   • Monitor their TO DO LIST and CSUDH Email
   • Submit any required documents

3. AWARDED
   • Docs are reviewed
   • Financial Aid notifications sent
   • Accept or Decline any loans offered
<table>
<thead>
<tr>
<th>4. REGISTER</th>
<th>5. TUITION PAID</th>
<th>6. REFUND</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Register for classes</td>
<td>• Financial Aid awards are credited to CSUDH student account 10-days before classes begin</td>
<td>• Excess funds (i.e. left-over) given to students in one of two ways:</td>
</tr>
<tr>
<td>• Aid prorated for less than 12 units</td>
<td>• Tuition/on-campus housing paid first</td>
<td>• Direct Deposit (or)</td>
</tr>
<tr>
<td>• 12 units = 100%</td>
<td>• Any left-over amount issued as a REFUND to the student</td>
<td>• Paper check is mailed</td>
</tr>
<tr>
<td>• 9-11 units = 75%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 6-8 units = 50%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
TYPES OF AID
# TYPES OF FINANCIAL AID

**Federal, state, and private funds** intended to assist students and their families with paying for school related expenses. Information from the **FAFSA** and **CA DREAM ACT** applications is used to determine their aid eligibility.

## GRANTS
- Federal or state funds
- Based on **need**
- **FREE money** – does not require repayment

## SCHOLARSHIPS
- Free money based on merit
- Scholarships require different applications and may have different deadlines and requirements
- Important to carefully read the application instructions
- Visit: [csudh.edu/financial-aid/scholarships](http://csudh.edu/financial-aid/scholarships)
# Types of Financial Aid

## Federal Grants
- **Federal Pell Grant**
  - Limited to up to 6-years of full-time enrollment
- **Supplemental Educational Opportunity Grant (SEOG)**
- **Iraq and Afghanistan Service Grant**

Visit [www.studentaid.gov](http://www.studentaid.gov)

## State Grants
- **Cal Grant A and B**
- **Chafee Grant** (for foster youth)
- **Middle Class Scholarship (MCS)**

Visit [www.csac.ca.gov](http://www.csac.ca.gov)
## CAL GRANTS A AND B

### CAL GRANT A & B

- Cal Grants are awarded by the California Student Aid Commission (CSAC)
- Based on GPA and financial need
- Tuition fee amounts are the same for Cal Grant A and B
- Cal A – must have min 3.0 GPA
- Cal B – must have min 2.0 GPA

### CAL GRANT B

- Offers a tuition amount plus a grant for living expenses (Cal B Stipend)
- Freshmen awards are limited to stipend for books, supplies, and living expenses.
- When renewed for sophomore, junior, and senior years, the grant offers the tuition amount plus (+) the stipend

More information is available online at [www.csac.ca.gov](http://www.csac.ca.gov)
WORK-STUDY & STUDENT LOANS

• Federal Work-Study:
  ▪ federal funds provided for employing students who qualify for financial aid

• Federal Student Loans:
  ▪ Borrowed money that **must be repaid**
  ▪ Federal Direct Loans (subsidized and unsubsidized)
  ▪ Federal Direct Parent Loan (PLUS)

Financial Aid Office web site has information on:
  ▪ Requirements for work-study
  ▪ Loan borrowing limits
  ▪ Loan interest rates and loan fees
RESOURCES FOR YOU AND YOUR STUDENTS

“THE FAB 5”
Welcome to the Financial Aid Office!

We have many resources available to you on this site. You'll find information about your loan counseling interview, downloading forms, scholarships, and more. Contact us. We're here to help.
FINANCIAL AID GUIDE

Division of Student Affairs

2019-2020

NSO HANDBOOK

NEW STUDENT ORIENTATION HANDBOOK
2019 - 2020
myCSUDH STUDENT CENTER
Accessible via their PC or iToros Mobile App

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 25, 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 in WH-370 (Monday-Friday, 8am-4pm), or you may open a service ticket online at.
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 (0-6.0 units)</td>
<td>Full-time (6.1+ units)</td>
<td>Part-time (0-6.0 units)</td>
<td>Full-time (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

- Pay in-person
- Pay by mail (or)
- Pay online via ToroPay
- Pay by installment plan

PAYMENT METHODS

- Pay in-person
- Pay by mail
- Pay online via ToroPay
- Pay by installment plan

INSTALLMENT PLANS

- Students can choose from a variety of installment plans including
- Fall 2019
- Spring 2020
- California residents
- Non-California residents
REFUNDS, DIRECT DEPOSIT AND PARKING PERMITS

REFUNDS AND DIRECT DEPOSIT

- Enroll in Direct Deposit to receive your refund faster. Visit my.csudh.edu, select “Student Center” from the Launchpad, and select “Enroll In Direct Deposit” located under the Finances section to complete your enrollment in direct deposit.
- Student Financial Services will begin issuing financial aid refunds one week prior to the start of classes via check-by-mail or direct deposit only; refund checks cannot be held for in-person pickup.
- Refunds due to overpayment will be returned using the original payment method approximately three weeks after the last day to add/drop courses.
- All coursework must be dropped prior to the start of the semester to receive 100% refund of tuition and fees.

STUDENT SEMESTER PARKING PERMITS

- Fall 2019 Student Parking Permit sales typically begin in June. Spring 2020 Student Parking Permit sales typically begin in December.
- Avoid the long lines by purchasing online at my.csudh.edu and select the “Parking Permits” icon from the Launchpad.
- Purchase in-person at the Cashier’s Office during regular business hours using cash or check only.
FINANCIAL AID

TYPES OF AID

Grants & Scholarships are FREE money that do not have to be repaid. Funds are awarded based on full-time enrollment and are adjusted if enrolled less than full-time (12 units).

Federal Work-study must be 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 Educational 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.

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 in 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 fee (on-campus residence) 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 Caper'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 = 1.00
- Sophomore = 1.80
- Junior/Senior = 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 STUDENTS?
HOW IS THE MONEY PAID?

Funds are credited to their CSUDH Student Account → Their tuition & on-campus housing fees are paid first → Excess/left over money is their 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 FOR STUDENTS TO MANAGE THEIR STUDENT ACCOUNT

my.csudh.edu  Student Center
TORO TIP: The Account Activity screen is like their “bank statement” for school.
View from their iToros Mobile App

Select My.CSUDH

Select STUDENT CENTER

Select FINANCES

Select ACCOUNT ACTIVITY from the drop down menu

You have no outstanding charges at this time.
With the exception of their “Tuition Fee” all other amounts listed are “estimates” and will vary base on their individual needs and expenses.
HOW CAN STUDENTS MONITOR THEIR CHARGES, PAYMENTS, AND REFUNDS?
The "Account Activity" Screen

Charges Spring 2019
- Tuition fees $3,468 on 10/29/18
- $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
SATISFACTORY ACADEMIC PROGRESS (SAP)
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

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

- **Student completes 50% - 74% of your attempted units.**
  - ➢ Therefore, students are placed on a “warning” status.
  - ➢ Students must meet the 75% passing rate during their next semester of attendance.

- **Student does not meeting 1 or more of the 3 categories.**
  - ➢ Student has the option to appeal for funding for the next semester.
# The SAP Screen

## 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 Tokened:** 0.00
- **Attempted MAX Units:** 19.000
- **Status:** Meet

**Cumulative GPA Requirement**

- **Minimum CUM GPA From:**
  - **Cumulative GPA:** 1.200
  - **Status:** Not Met

- **Current Units Attempted:** 13,000
- **Cum Earned:** 9,000
- **Reflect weighted equivalent for 200 and 300 series courses**
- **Percentage of Units Completed:**
  - **Status:** Warning
Not Met

CSUDH GPA < 2.0

< 75% units completed
IMPORTANT DATES

&

HOW TO CONTACT THE FINANCIAL AID OFFICE
<table>
<thead>
<tr>
<th>IMPORTANT DATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>• <strong>October 1(^{st}), 2019</strong></td>
</tr>
<tr>
<td>• <strong>2020-2021 FAFSA and CA DREAM Act application filing period begins</strong></td>
</tr>
<tr>
<td>• <strong>March 2(^{nd}), 2020</strong></td>
</tr>
<tr>
<td>• <strong>Priority deadline</strong></td>
</tr>
</tbody>
</table>
**LOCATION: WELCH HALL B-250**

**HOURS**
- Monday – Thursday: 8:00am – 6:00pm
- Friday: 8:00am – 2:00pm, 2:00pm – 5:00pm (Admissions & Records – WH290)
- 1st Saturday of each semester: 8:30am – 1:00pm

**EMAIL**
- finaid@csudh.edu

**PHONE**
- (310) 243-3691

**Website:** [https://www.csudh.edu/financial-aid/](https://www.csudh.edu/financial-aid/)