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
YOUR NSO HANDBOOK
PAGES 10 & 11

FINANCE & FINANCIAL AID
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.

### Undergraduate Tuition & Fees

<table>
<thead>
<tr>
<th></th>
<th>Fall 2019</th>
<th>Fall 2019</th>
<th>Spring 2020</th>
<th>Spring 2020</th>
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<tbody>
<tr>
<td><strong>Part-time</strong></td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>(0-6.0 units)</td>
<td>$1,665</td>
<td>$2,871</td>
<td>$1,665</td>
<td>$2,871</td>
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<tr>
<td><strong>Full-time</strong></td>
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<tr>
<td>(6.1+ units)</td>
<td>$602</td>
<td>$602</td>
<td>$597</td>
<td>$597</td>
</tr>
<tr>
<td><strong>Tuition</strong></td>
<td>$2,267</td>
<td>$3,473</td>
<td>$2,262</td>
<td>$3,468</td>
</tr>
<tr>
<td><strong>Student Fees</strong></td>
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<td></td>
<td></td>
<td></td>
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<tr>
<td><strong>Totals</strong></td>
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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.
REFUNDS, DIRECT DEPOSIT AND PARKING PERMITS

- Enroll in MyCSUDH: “Enroll In Courses”
- Student Refund: Direct deposit or check
- Refunds available 10 days after add/drop period
- All courses must be dropped by the last day to receive a refund

STUDENT

- Fall 2019 schedule
- Avoid the first week rush
- Purchase materials before classes begin in December.

Password Rule Changes and Expiration Notification
During the winter session, the campus undertook 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 have 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 in WRL-37D (Monday-Friday, 8am-5pm), or you may open a service ticket online at.
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 credit worthiness 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 educational 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 30 days before classes begin. Tuition and housing charges of 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 aid:

- 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.
FYI: FOR YOUR INFORMATION

No BOG Waiver
(California College Promise Grant)

You can only waive the $2.00 SIRF fee

Funds paid in one lump sum each semester

Your transfer units count towards your "total attempted units" for Student Financial Aid purposes
HOW ARE FUNDS PAID TO YOU?
**HOW IS YOUR MONEY PAID?**

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

LAUNCHPAD

Student Center
Blackboard
toroMail

SOFTWARE LAUNCHPAD

Adobe  Mathemat-
ics  Office 365  SPSS  Zoom  MATLAB

STUDENT ANNOUNCEMENTS

Password Rule Changes and Expiration Notification
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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”
View from your iToros Mobile App

Select My.CSUDH

Select STUDENT CENTER

Select FINANCES

Select ACCOUNT ACTIVITY from the drop down menu

View from your iToros Mobile App
Charges Spring 2019
Tuition fees $3,468 on 10/29/18
+ $10.00 on 11/02/18
= $3,478 total charges

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?
For FALL 2019 you receive $6,179 in federal and state grants

The tuition charge will be $3,475

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

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 (earned from work)</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></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)

Financial resources ($8,074 + $1,000) = Tuition & fees $3,475 = $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.
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?
THE 5-4-7 TECHNIQUE
5 MONTHS / 4 WEEKS / 7 DAYS

Try using the 5-4-7 method and see how it works for you!
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!*
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</td>
<td>Unit Completion</td>
<td></td>
</tr>
<tr>
<td>towards completing your degree.</td>
<td>Total Attempted Units as a Undergrad</td>
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</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.
Use your myCSUDH Student Center to access the SAP screen.

Financial Aid

Satisfactory Academic Progress

Spring 2018

Academic Program: UGRD Degrees 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 2.000 Status: Not Met

Current Units Attempted: 13.000 Cum Earned: 9.000

Percentage Required: 75%

Reflect weighted equivalent for 200 and 500 series courses

Percentage of Units Completed: 69% 75% Status: Warning

CSUDH GPA < 2.0

< 75% units completed
• 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 – (JUNIOR) FALL 2019

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

  - Answer: MEET

  - Why does Luis MEETS SAP? Because he passed 100% of his attempted units and his GPA is greater than the 2.0 minimum for junior/seniors.
**SAP SCENARIO #2: ELENA – (JUNIOR) FALL 2019**

- Elena completes 9 of 12 units with 1.85 CSUDH GPA.

**Answer:**

- Why is Elena not meeting SAP
  - Because her GPA is less than the < 2.0 minimum for juniors/seniors.
- Can she submit a SAP Appeal for funding consideration for Spring 2020?
  - YES, she can!
SAP SCENARIO #3: MARK – (JUNIOR) 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?

  - Answer:

    - 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

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