The Spring 2022 financial aid refunds will begin to be processed and administered by Student Financial Services prior to the first day of regular session classes. Classes will begin on January 24, 2022. The refund will be the balance after payment of any outstanding University obligations has been paid (e.g. tuition fees, housing charges, etc.). Refunds will continue to be processed each week during the semester.

Two ways to receive your refund:
1. Direct Deposit to your checking or savings account. Allow 3 – 5 business days from the refund date.
2. Mailed paper check. Allow 5 – 10 business days from the refund date to receive at your mailing address.

Refund dates are listed on your Account Activity screen: Login to your myCSUDH Student Center > go to FINANCES > select ACCOUNT ACTIVITY from the drop down menu.

Budgeting Tips
Making a budget or spending plan can help you manage your expenses and resources to ensure you have enough money for the semester and/or every month.

- Create a list of your expenses (Such as educational and personal).
- Make a list of your income and resources (e.g. income from work, financial aid, or family help).
- Subtract your expenses from your income and resources. This number should be greater than zero. If the number is less than zero, you are spending money in excess of your income and expenses. Take a look at your expenses and try to determine what you can spend less on.

Visit consumer.gov or studentaid.gov for budgeting tips and tools.

Financial Aid TV (FATV)
Want to know more about financial aid, but don’t have a lot of spare time?

Check out: csudh.financialaidtv.com

FATV has short, informative videos on financial aid and personal finance topics related to:
- Finance Basics
- Budgeting
- Credit
- Identity Theft
- The Financial Aid Process
- Types of Aid

Financial Aid answers are available 24/7 at csudh.financialaidtv.com

Federal Pell Grant and Cal Grant funds are paid based on your enrollment as of the “Student Census” date for the semester.

The Spring 2022 Student Census Date is February 18, 2022 per the 2021-2022 Academic Calendar. Please be sure to have your registration activity completed by this date.

Payment of Funds

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Number of Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>12 or more units (full-time)</td>
</tr>
<tr>
<td>75%</td>
<td>9 – 11 units (3/4 time)</td>
</tr>
<tr>
<td>50%</td>
<td>6 – 8 units (part-time)</td>
</tr>
</tbody>
</table>

Example: You are enrolled in 6-units as of the Census Date and you add an additional 6-units (for a total of 12-units) after the Census Date has passed. Your Federal Pell Grant or Cal Grant payment will be based on your 6-unit enrollment (50%) and not full-time enrollment.

Direct Loan

- If you decide to accept a Federal Direct Loan, you will receive a Disclosure Statement from the U.S. Department of Education with information about your loan.
- You have the right to cancel all or a portion of your Direct Loan should you decide you no longer need the loan.
- To cancel your loan, please submit the 2021-2022 Financial Aid Adjustment Request Form within 14-days of disbursement so that the funds may be returned to the Direct Loan program.
SESSION DATES & WELLNESS WORKSHOPS

**Spring Intersession 2022**

Classes taken through Spring Intersession will be included in the total number of units for the Spring 2022 semester as long as enrollment occurred before the Spring 2022 Student Census Date of February 18, 2022.

For more information visit CEIE Spring Intersession: csudh.edu/ceie-spring-in/registration.

**Summer 2022**

If you are planning to attend Summer Session 2022 and would like to be considered for summer aid, you must complete and submit a Summer 2022 Request Form. The electronic form will be available on our website mid-March.

Submit form via the Financial Aid Electronic Dropbox.

For more information, please visit Summer Financial Aid: csudh.edu/financial-aid/summer-financial-aid

**Workshops**

The Financial Aid Office offers a wide variety of workshops each semester to help meet the needs of the Toro Nation. Workshop topics include the following:

- FAFSA/CADAA Application Help Sessions
- Loan Borrower Help Sessions
- Understanding Your Financial Aid Offer
- Finding & Applying For Scholarships

**Online Tools & Resources**

For more information and resources, please visit:

- Blackboard - toro.csudh.edu
- California Student Aid Commission – csac.ca.gov
- Financial Aid Office Website - csudh.edu/financial-aid
- Financial Aid TV (FATV) - csudh.financialaidtv.com
- Federal Student Aid Website – studentaid.gov

**Financial Aid Wellness Workshops**

Would you like to improve or build upon your budgeting, savings, and overall money management habits? We’ve got you covered! Consider attending our Financial Wellness sessions. Register at csudh.edu/financial-aid/workshops.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Day</th>
<th>Date</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banking 101</td>
<td>Tuesday</td>
<td>February 15, 2022</td>
<td>11:00 – 12:00 PM</td>
</tr>
<tr>
<td>Money Basics</td>
<td>Wednesday</td>
<td>February 16, 2022</td>
<td>3:00 – 4:00 PM</td>
</tr>
<tr>
<td>Navigating the FINANCES Section of Your myCSUDH Student Center</td>
<td>Wednesday</td>
<td>February 23, 2022</td>
<td>12:00 – 1:00 PM</td>
</tr>
<tr>
<td>Understanding Credit</td>
<td>Thursday</td>
<td>February 24, 2022</td>
<td>12:00 – 1:00 PM</td>
</tr>
<tr>
<td>Scholarships – Finding Free Money for College</td>
<td>Monday</td>
<td>February 28, 2022</td>
<td>3:00 – 4:00 PM</td>
</tr>
<tr>
<td>Don’t Be Rash! Save Your Cash!</td>
<td>Thursday</td>
<td>March 3, 2022</td>
<td>4:00 – 5:00 PM</td>
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<tr>
<td>Scholarships – Finding Free Money for College</td>
<td>Tuesday</td>
<td>March 8, 2022</td>
<td>12:00 – 1:00 PM</td>
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<tr>
<td>Navigating the FINANCES Section of Your myCSUDH Student Center</td>
<td>Tuesday</td>
<td>March 8, 2022</td>
<td>4:00 – 5:00 PM</td>
</tr>
<tr>
<td>What’s in Your Wallet?</td>
<td>Thursday</td>
<td>March 10, 2022</td>
<td>3:00 – 4:00 PM</td>
</tr>
<tr>
<td>Money Basics</td>
<td>Monday</td>
<td>March 14, 2022</td>
<td>4:00 – 5:00 PM</td>
</tr>
<tr>
<td>Banking 101</td>
<td>Wednesday</td>
<td>March 16, 2022</td>
<td>3:00 – 4:00 PM</td>
</tr>
<tr>
<td>Understanding Credit</td>
<td>Wednesday</td>
<td>April 6, 2022</td>
<td>4:00 – 5:00 PM</td>
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