



2020-2021
FINANCIAL AID GUIDE

CSUDH

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 Login to your Student Center at [My.CSUDH.edu](https://my.csudh.edu) and check your To Do List for any outstanding documents.
 - Review your financial aid offer: If you are offered a student loan, you must accept or decline your loan award(s) within 15 days of the email notification to avoid cancellation.
 - You are not required to accept the entire loan amount offered.
 - Please note that any grant awards are automatically accepted on your behalf.
- 3 Check your ToroMail (csudh email account) for updates and information.

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 (CADAA) is used to determine your financial eligibility.

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), and estimated amounts for 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 expenses. The amount(s) listed for you and/or your parent's contributions reflect an estimated figure. This figure is computed using income and asset information submitted on the FAFSA or CADAA. In certain cases, your EFC may be adjusted (eg, loss of income).

Your financial need is derived simply by subtracting the "parent and/or student contribution" from the cost of attendance. *Example:*

Cost of Attendance	\$17,275
Minus Parent and/or Student Contribution (EFC)	- \$3,000
Financial Need	\$14,275



Changes in Expected Family Contribution

If you or your parent(s) experience a reduction in 2020 income, you may complete and submit a 2020-2021 Income Adjustment Appeal Form. This form is available at csudh.edu/financialaid.

Other Resources

The following are considered additional resources, other than income, that are 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, veteran's benefits, and other forms of financial assistance.

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?

- Has any of your family members' college enrollment plans changed from the information provided on the Free Application for Federal Student Aid (FAFSA) or California Dream Act Application (CADAA)?
- Has yours or your parents marital status changed?
- Has yours or your parents employment status changed (e.g., 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 login to your Student Center at [My.CSUDH.edu](https://my.csudh.edu) to review your revised awards.

Register for Classes

Financial aid offer is 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 offer, you must first be enrolled. If you enroll 3/4 time (9-11 units), your Federal Pell Grant and Cal Grant offers will be prorated to 75% of the award amount. If you enroll half-time, your Federal Pell Grant and Cal Grant offers will be prorated to 50% of the offer amount. Only the Federal Pell Grant may be available for enrollment less than half-time (25%) depending on eligibility.

Financial Aid Eligibility and Repeating Classes

If you failed a class, you may repeat the class once to receive a better grade and will be eligible for aid. If you 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 if you are repeating previously passed coursework and will reduce your awards based on the adjusted enrollment status. You will be notified via your ToroMail account and be directed to the Student Center to view your revised awards. Repeated classes may also count within Satisfactory Academic Progress (SAP), which must be taken into consideration when determining aid eligibility. Make sure to read the Satisfactory Academic Progress (SAP) policy on our website at csudh.edu/sap for more information.

How and When Financial Aid Is Paid

Financial aid offers will begin to be credited to student accounts approximately 10 days prior to the first day of classes for each semester. Before any Federal Direct Loan funds can be released, you must sign a Master Promissory Note or complete the Annual Student Loan Acknowledgment steps as well have completed the Entrance Loan Counseling requirements. Fall 2020 and Spring 2021 financial aid refunds are scheduled to be processed by Student Financial Services a few days before the first week of classes.

If you have received your financial aid offer prior to the start of the semester, you may receive a refund close to the first day of classes. According to the academic calendar, Fall semester classes begin on **August 24, 2020**, and spring semester classes begin on **January 25, 2021**.

Direct Deposit

CSUDH offers Direct Deposit as an option for you to receive refunds. To ensure that you will receive your university refunds in a timely manner, please:

- 1** Login to *My.CSUDH.edu*
- 2** Click the “Student Center” icon
- 3** 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 csudh.edu/accounting-services/student-financial-services/direct-deposit. If you do not wish to sign up for direct deposit, a paper refund check will be 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 to you as a refund.



TYPES OF FINANCIAL AID

The types of financial aid 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 undergraduate and teaching credential students who demonstrate need. The 2019-2020 full-time awards range from \$657 to \$6,195. According to federal regulations, the amount of Federal Pell Grant funds you can receive over your lifetime is limited to the equivalent of six years of full-time enrollment. You can check your Pell Grant eligibility online by logging on to the National Student Loan Data System (NSLDS) Student Access website at nslds.ed.gov.

Federal Pell Grant Eligibility for Teaching

Credential students pursuing their first teaching credential may be awarded a Federal Pell Grant. You

are eligible if you have been accepted into a classified post-baccalaureate program, have financial need, and are enrolled half-time (6 units) in courses that are required to receive a professional certification or licensing credential for employment as a teacher in an elementary or secondary school. The lifetime-limit rules apply as described above.

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

If you plan to become a teacher, you may request this federal grant (eligible program only). Amounts will be prorated based on enrollment. You 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. You must also teach in a high-need field such as:

- Mathematics
- Science
- Special Education
- Language Arts
- Core Subjects – Elementary Education
- Other “high-need” field based on the approved list found at studentaid.ed.gov/teach.

You 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 (CSAC). This award is based on a your grade point average, 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 2020-2021 tuition fee is \$5,742.*

Cal Grant B

Cal Grant B is awarded to California residents by CSAC to assist with living expenses and sometimes, university fees. The 2020-2021 annual stipend for living expenses is \$1,672. Freshman awards are limited to non-fee college costs (e.g., living expenses, books, supplies, and transportation). The Cal Grant B recipients must complete, sign and return a Cal Grant Access Authorization Form to the Financial Aid Office before any funds can be credited to your student account. If you are a Cal Grant B renewal recipient, you are not eligible for a State University Grant.*

Cal Grant for Students with Dependents

If you attend a UC, CSU, or California Community College and have dependent children who are under the age of 18 and receive more than of their support from you, you may be eligible to receive a stipend up to \$6,024.

Cal Grant Fund Disbursement Adjustment Rules

In accordance with the disbursement rules established by the California Student Aid Commission (CSAC), Cal Grant funds must be adjusted for you if you are enrolled less than full-time (12 units).

These adjusted amounts rules apply to all programs - Cal Grant A, B, B-Stipends, and Students with Dependents Stipends. For more detailed information about CSAC awards, visit the California Student Aid Commission online at csac.ca.gov.

Cal Grant Fund Disbursement Per Semester				
Unit Enrollment	12+ units	9-11 units	6-8 units	1-5 units
Eligibility Percentage	100%	75%	50%	Ineligible
Tuition Fee Award Amount	\$2,871	\$2,153	\$1,436	0
Stipend Award Amount	\$836	\$627	\$418	0
Cal Grant A - Students with Dependents Stipend Award Amount	\$3,000	\$2,250	\$1,500	0
Cal Grant B - Students with Dependents Stipend Award Amount	\$3,012	\$2,256	\$1,506	0

The CSU makes every effort to keep your costs to a minimum. Fees listed in published schedules or your 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 system wide 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 system wide 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).

State University Grant (SUG)

SUG is awarded if you submitted your FAFSA or California Dream Act Application by the March 2 deadline and demonstrate financial need to assist with the payment of tuition only. You must meet the following criteria:

- Be enrolled at least half-time in Tuition 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, pre-baccalaureate credit and credit by examination will not count against the SUG limits*

You are not eligible for a State University Grant award if you are pursuing a second bachelor's degree; participate in the Older Adult Fee Waiver Program; receive vocational rehabilitation stipends; are enrolled through College of Extended and International Education (Drug & Alcohol Certificate and Distance Learning Programs: Negotiation, Conflict Resolution and Peacebuilding [NCRP], Communication Sciences and Disorders[CSD], Master of Social Work [MSW], Master of Science in Quality Assurance [MSQA], etc.); and are recipients of Cal Grant A or B or whose fees are paid by another party.

Educational Opportunity Program (EOP) Grant

EOP Grants are awarded to first- and second-year students who have been admitted to the Educational Opportunity Program. You must demonstrate financial need to qualify for this grant. Grants range from \$200 to \$800, depending on the financial need and the availability of funding.

Middle Class Scholarship (MCS)

If your family has income and assets up to \$177,000 per year, you may be eligible for a scholarship of 40% of the mandatory systemwide tuition and fees. You must meet the following requirements: Be a California resident; be a U.S. citizen, permanent resident or have AB 540 student status; Meet certain income/asset and other financial aid standards; maintain satisfactory academic progress; Not be in default on a student loan; and, Must not be incarcerated. MCS scholarships are not set amounts and may vary by student and institution. The award amount is determined after you are awarded any federal, state, and institutional need-based grants for which you are eligible. The final award amount will be based on the number of students eligible for the MCS statewide and the funding allocated by the State Budget.



STUDENT EMPLOYMENT

Federal Work-Study (FWS) Program

The FWS Program provides funds to employ students (on- or off-campus) if you qualify for financial aid. You will be considered for an award by having submitted your FAFSA by the March 2 deadline and demonstrating financial need greater than \$1,000. Also, you must have indicated interest in the FWS Program on your FAFSA. If eligible, a FWS Acceptance Letter will be placed on your To Do list. You must be enrolled at least half-time to be considered for this program. Awards range from \$1,000 to \$5,000. The first day you may begin working is Tuesday, September 1.

Student Assistant

If you do not have Federal Work-Study Program eligibility, you may be able to find employment on

or near campus. Job listings are available on Handshake at csudh.edu/careercenter or through [My.CSUDH](#). Per Campus policy, the maximum amount of work hours you can work as work-study and/or as a student assistant is 20 hours per week.



LOANS

California Dream Loan Program

The California Dream Loan Program is available to you if you submitted the California Dream Act Application by the March 2 deadline and meet certain qualifications. The award maximum is \$4,000 annually. The 2019-2020 interest rate was 5.05%. 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.

Federal Direct Loan Program

The 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. You should carefully consider borrowing only what you need.

Federal Direct Loan (Subsidized)

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, you cannot borrow more than the federal annual or aggregate maximum. The interest rate for student borrowers between July 1, 2019 and June 30, 2020 is 5.53%. 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 fee charge does not reduce the amount required to be repaid.

Federal Direct Loan (Unsubsidized)

The Unsubsidized Federal Direct Loan is awarded to undergraduate and graduate students. Interest will be charged beginning the day the loan is disbursed. 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.

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 your 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. Undergraduate unsubsidized loans for 2019-2020 had an interest rate of 4.53%. *

Graduate students are only eligible to borrow the unsubsidized loan. The interest rate for graduate unsubsidized loans for 2019-2020 was 6.08%. * If you accept a Federal Direct Loan, you will receive a

Disclosure Statement from the Department of Education.

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 your refunds.

To be eligible to borrow a Federal Direct Loan, you 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.
- Complete an electronic Master Promissory Note (MPN) by going to studentaid.gov and logging in with your Federal Student Aid Identification (FSA ID). If you have already completed an MPN, you must complete the Annual Student Loan Acknowledgment process on annual basis. Complete a Loan Entrance Counseling session if you are a first-time borrower. You may satisfy this requirement by completing an online session at studentaid.gov. If you have completed the Direct Loans Entrance Counseling and indicated another school, you can log on to studentaid.gov and update your Entrance Counseling to include CSUDH.

Dependent Undergraduates			
Grade Level	Max Subsidized Amount	Unsubsidized Amount	Combination Total
1st Year (0-29 units)	\$3,500	\$2,000	\$5,500
2nd Year (30-59 units)	\$4,500	\$2,000	\$6,500
3rd Year & Beyond (60+ units)	\$5,500	\$2,000	\$7,500
Teaching Credential Students	\$5,500 (subsidized or unsubsidized)		\$5,500
Annual Loan Limits	\$23,000		\$31,000

Independent Undergraduates & Dependent Undergraduates whose parents are unable to borrow a Parent Plus			
Grade Level	Max Subsidized Amount	Unsubsidized Amount	Combination Total
1st Year (0-29 units)	\$3,500	\$6,000	\$9,500
2nd Year (30-59 units)	\$4,500	\$6,000	\$10,500
3rd Year & Beyond (60+ units)	\$5,500	\$7,000	\$12,500
Teaching Credential Students	\$5,500	\$7,000	\$12,500
Aggregate Loan Limits	\$23,000		\$57,500

Graduate Students			
Grade Level	Max Subsidized Amount	Unsubsidized Amount	Combination Total
Annual Loan Limit	\$0	\$20,500	\$20,500
Aggregate Loan Limits	\$65,000	X	\$138,500



Federal Direct Loan Eligibility

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

You 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.

- Seniors graduating in the fall semester are subject to proration of their Federal Direct Loan amount, based on the number their registered units. This is a federal requirement.
- 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.
- 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 2020-2021 Financial Aid 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 **June 2020**, the form can be found online at csudh.edu/financialaid.



FEDERAL DIRECT PLUS LOANS

Direct Parent Loan

Parent (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 you. 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 2019-2020 was 7.08%.* 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 studentaid.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 studentaid.gov.

After receiving a credit decision, complete and submit the 2020-2021 Federal Direct Parent PLUS Loan Request Form along with a copy of your parent’s valid government-issued identification card (e.g., 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 2019-2020 was fixed at 7.08%* and has an in school deferment provision for you while you are in school. The Graduate PLUS Loan Application is available at csudh.edu/financial-aid.

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

Federal Direct Loan Eligibility

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

You 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.



SATISFACTORY ACADEMIC PROGRESS

Satisfactory Academic Progress (SAP)

CSUDH is required by federal law to establish, publish, and apply reasonable standards for measuring if you are 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. You may review your SAP status on your Student Center at [My.CSUDH.EDU](https://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.

Completion of 75% of Attempted Units with Passing Grades

You must complete at least 75% of the units attempted with a passing grade. Passing grades: A, B, C, D, I, CR or RP. Non-passing grades: F, IC, NC, W, WU, RD and AU. For example, if you enroll in 12 units for a semester, you must complete at least 9 units ($12 \times .75 = 9$).

Non-passing grades will lower your completion rate. For further information on grades and grading policies, consult the University Catalog.

Eligibility Limit – Unit Cap

You must complete your program within 150% of your 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.

Financial Aid Warning

You will be placed on warning status (can receive aid) the next semester you enroll if the completion rate of attempted units in your prior semester falls between 50% and 74%. Only one term of warning status is permitted.

Financial Aid Disqualification

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

- If you complete fewer than 50% of your attempted units with passing grades in any semester.
- You fail to complete your program within 150% of your program-required units.
- CSUDH GPA falls below the specified minimum GPA requirement.

Financial Aid SAP Appeal

If you become disqualified from receiving financial aid, you will be notified via ToroMail, and will be provided instructions on the financial aid appeal process. Appeals will be evaluated based on the student's extenuating circumstances. You will be notified of the deadline for submitting a SAP Appeal via your ToroMail. During the processing of a SAP Appeal, you are responsible for the payment of your tuition fees. You will receive an email regarding the outcome of the SAP Appeal.

If a SAP Appeal is approved, you will be placed on a Financial Aid Academic Plan, which will establish the conditions that you must meet for continued eligibility. You are notified of the specific conditions via Toro Mail. 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,



you are ineligible for continued aid and are not eligible to submit a SAP Appeal. *This decision is final and cannot be appealed.*

Regaining Eligibility

If you are disqualified due to low GPA or low unit completion, you may regain financial aid eligibility once you achieve the required GPA or unit completion as long as you have not completed more than 150% of your program requirements. Undergraduate students who are disqualified due to exceeding 150% of the required units for their program may regain eligibility after you become a master's or credential student after your bachelor's degree is posted. If you meet this condition before the spring semester, you may submit a SAP Appeal Form to request reinstatement of your eligibility; otherwise, progress will be reviewed after spring semester grades have posted.



SPECIAL TOPICS

Courses Taken at Another Institution

If you plan to enroll concurrently at a community college and want to have units attempted count towards your Federal Pell Grant eligibility, you must meet the following criteria:

- Be enrolled at least half-time at CSUDH;
- Enroll for the majority of your units at CSUDH;
- Not have transferred 70 units or more; and
- Complete and submit a Transfer Unit(s) Verification Form with proof that you are enrolled for the semester.

Please note: A University advisor will assist you in determining if courses taken elsewhere will be transferable toward your degree at CSUDH. If you are considering CSU Intra-system Concurrent or Visitor Enrollment, please download the form at csudh.edu/enrollmentforms. Please refer to the University Catalog for more information about visitor, concurrent, and cross enrollment.

Remember to:

- 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 you to enroll in the winter session and defer your payment pending spring 2021 financial aid. However, by using this deferment, please note that your spring 2021 financial aid will be reduced by the amount used to pay winter session fees. If you are placed on a financial aid academic plan for not meeting the SAP requirements, you are not eligible for this deferment. If you do not meet the SAP standards at the end of the fall semester, you will be responsible for the payment of the winter session fees from your own resources. Visit the CSUDH Financial Aid Office for questions about financial aid and Winter Session.

Enrollment in Spring Intersession Courses

You must be enrolled in all courses including Spring Intersession by the published census date (which can be found on the Academic Calendar). If you wait to enroll and/or add classes after the published census date, you are not eligible to receive financial aid for those classes.

Enrollment in Summer Session Courses

If you are interested in enrolling for the summer 2021 term and would like to be considered for financial aid, you must complete and submit a Summer Financial Aid Request Form. Beginning mid-March 2021, you may print this form from csudh.edu/financialaid.

Summer Session Attendees

There may be a delay of 1 to 2 weeks in disbursing fall 2021 financial aid for students that attend the summer 2021 session. We are required to conduct a review of summer grades to determine continued financial aid eligibility. If you are deemed ineligible, we will notify you of your status via Toro Mail.

Short-Term Emergency Loans

Short-Term Emergency Loans are available to assist you with unexpected expenses. The maximum loan you may borrow is \$400. You 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

You 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 your 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. 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.

FERPA – The Family Educational Rights and Privacy Act (1974)

This law ensures that you 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 2021-2022 award year, you may reapply for financial aid beginning October 1, 2020. 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 studentaid.gov. California Dream applicants may reapply for the 2021-2022 California Dream Act Application beginning October 1, 2020 online at dream.csac.ca.gov. The priority filing deadline for either the FAFSA or CADAA for the 2021-2022 academic year is Monday, March 2, 2021. It is your responsibility to apply each year.



YOUR RIGHTS AND RESPONSIBILITIES

Your 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 obtain 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.

Your Responsibilities

When you accept your offer, 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.

- You may be required to repay all or a portion of any financial aid funds already received.



- You are responsible for supplying complete and accurate information on which we base your eligibility for aid.
- You are responsible for submitting complete and accurate documentation. If you purposely give false or misleading information, you will be fined or be sentenced to jail or both. You will also be reported for student conduct.
- You must maintain Satisfactory Academic Progress (SAP) toward the completion of your degree or certificate.
- You must be enrolled in a program that leads to a degree, certificate leading to gainful employment or other program leading to a recognized educational credential.
- You must not be in default or owe a refund on any Title IV funds received for attendance at any institution.
- You must not have borrowed in excess of any Title IV loan limits.
- If you withdraw or take a leave of absence from school, you must notify the Financial Aid Office. You may be expected to repay a portion of the financial aid disbursed to you after paying tuition fees. (See “Refunds and Repayment.”)
- You are responsible for reporting any change in your status.
- When you have signed your electronic Master Promissory Note and/or complete your Annual Student Loan Acknowledgment, you are responsible for repaying the loan. You are responsible for informing your Direct Loan Servicer or your lender of changes in your name, address, Social Security Number and/or graduation date. You must inform your loan servicer if you transfer to another school, withdraw from school or drop below half-time enrollment in any term.
- You are responsible for using the aid offered for educationally related expenses as defined in your budget.
- If you are borrowing a William D. Ford Federal Direct Loan for the first time at CSUDH, you are required to complete a Loan Entrance Counseling session and sign an electronic Master Promissory Note or complete the Annual Student Loan Acknowledgment process before the Financial Aid Office will disburse your loan.
- If you accept a Federal Work-Study position, you are expected to perform the work in a satisfactory manner.



CONTACT THE FINANCIAL AID OFFICE

If you have any questions about financial aid, please contact us:

Location Welch Hall B-250

Phone (310) 243-3691

Email finaid@csudh.edu

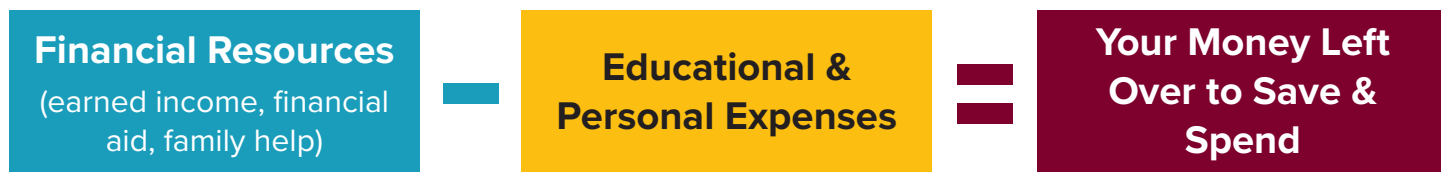
Watch Financial Aid TV at csudh.edu/financialaid.

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.*

**On Fridays from 2:00 p.m. to 5:00 p.m., a financial aid representative will be available to assist you in-person at the Admissions & Records Office located in Welch Hall C-290.*

BUDGETING WORKSHEET

Create your personal spending plan for fall (or) spring.



Your spending plan (or budget) is your financial roadmap for determining how to best spend and save your money. There are three simple steps: 1) Identify and list your anticipated financial resources (i.e. earned income, financial aid, and family help); 2) List your expenses (educational and personal); and 3) Subtract your expenses from your financial resources.

Below is an example of how to create a spending plan (or budget) for one semester (i.e. Fall).

Financial Resources	Sample Expenses for One Semester (5-months)	Your Money Left Over Use the 5-4-7 Technique
<ul style="list-style-type: none"> Combined resources from the Pell Grant, State Grant, and family help expected for the semester: \$6,345 federal and state grants \$1,895 work-study \$1,000 savings/family help <p>Sub-total = \$9,240</p>	<ul style="list-style-type: none"> \$3,475 tuition and fees \$1,100 books/laptop \$400 cell phone (for 5 months) \$800 gas (for 5 months) \$1,000 food/meals <p>Sub-total = \$6,775</p>	<ul style="list-style-type: none"> \$9,240 - \$6,775 = \$2,465 \$2,465 ÷ 5 = \$493 per month \$493 ÷ 4 = \$123 per week \$123 ÷ 7 = \$17 per day This is how to create a budget and determine your monthly, weekly, and daily spending limits.

Use this grid to create your personal spending plan for Fall 2020 and also for Spring 2021!

Financial Resources		Anticipated Expenses		Your Money Left Over	
Description	Amount	Description	Amount	Description	Amount
Grants	\$	Tuition & Fees	\$	Total Financial Resources	\$
Scholarships	\$	Rent/Housing	\$		
Student Loans	\$	Food/Meals	\$		
Family Help	\$	Health	\$	Total Anticipated Expenses	\$
Earned Income	\$	Transportation	\$		
Savings / Other	\$	Misc. / Other Entertainment	\$		
Sub-total	\$	Sub-total	\$	Your Money Left Over	\$

Create a budget that fits your personal needs.

Visit www.consumer.gov for a useful budgeting worksheet and instructive video.

OUR MOMENTUM

CSUDH is evolving and growing to help the next generation of Toros and make their mark.

The work of our faculty and students is being recognized with significant support and funding that will only better position our fellow Toros to have a greater, positive impact.

Our future campus plans are building a university as a grand as our ambition, from a new University Village, to a state of the art Science and Innovation building. Our university is transforming to meet the needs of tomorrow.

No matter how you look at it, it's a great time to be a Toro.

OPENING FALL 2020

- New STEM building: Science & Innovation
- Student Housing

OPENING FALL 2021

- Innovation & Instruction



