TOPICS

- Tuition & Fees
- Other Estimated Costs
- Financial Aid Cycle | Notifications
- Types of Aid | Budgeting Tips
- Grades = Money! Let’s Talk About It!
- Let’s Switch Things Up | Financial Aid Office vs. Student Financial Services (SFS)
- How to Use Your MyCSUDH Student Center
- Closing Review
Tuition, Fees, and Other Estimated Costs
<table>
<thead>
<tr>
<th></th>
<th>FALL 2024</th>
<th>SPRING 2025</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Part-time 1 - 6 units</td>
<td>Part-time 1 - 6 units</td>
</tr>
<tr>
<td>Tuition</td>
<td>$1,764.00</td>
<td>$1,764.00</td>
</tr>
<tr>
<td>Campus Fees</td>
<td>$687.23</td>
<td>$682.23</td>
</tr>
<tr>
<td>Total</td>
<td>$2,451.23</td>
<td>$2,446.23</td>
</tr>
<tr>
<td></td>
<td>$3,729.23</td>
<td>$3,724.23</td>
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</tbody>
</table>

Term Fees Information

Full-time Amounts Combined = $7,453.46
Excuse me, but what's a UNIT?

A UNIT is just like a CREDIT.
The words are interchangeable.

Example:
In High School, you took CREDITS.
In college, we say UNITS.
## Other Estimated Costs | 9-Month | Annual Budgets

<table>
<thead>
<tr>
<th>Description</th>
<th>Commuter/Living w Parent</th>
<th>ON-CAMUS</th>
<th>OFF-CAMPUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food/Housing</td>
<td>$11,718</td>
<td>$18,444</td>
<td>$20,920</td>
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<tr>
<td>Personal/Misc.</td>
<td>$3,444</td>
<td>$2,468</td>
<td>$4,524</td>
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<tr>
<td>Travel</td>
<td>$2,070</td>
<td>$1,412</td>
<td>$3,364</td>
</tr>
<tr>
<td><strong>SUBTOTAL</strong></td>
<td><strong>$17,232</strong></td>
<td><strong>$22,324</strong></td>
<td><strong>$28,808</strong></td>
</tr>
</tbody>
</table>

Listed below are the combined totals w/ books, supplies, tuition, & fees

<table>
<thead>
<tr>
<th></th>
<th>Commuter/Living w Parent</th>
<th>ON-CAMUS</th>
<th>OFF-CAMPUS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Books &amp; Supplies</td>
<td>$1,152</td>
<td>$1,152</td>
<td>$1,152</td>
</tr>
<tr>
<td>Tuition &amp; Fees</td>
<td>$7,453.46</td>
<td>$7,453.46</td>
<td>$7,453.46</td>
</tr>
<tr>
<td><strong>COMBINED TOTALS</strong></td>
<td><strong>$25,837.46</strong></td>
<td><strong>$30,929.46</strong></td>
<td><strong>$37,413.46</strong></td>
</tr>
</tbody>
</table>

- Budgets are assigned based on student responses to the "Housing" question on their MYCSUDH Student Portal.
- Outside of Tuition & Fees, YOUR *actual costs* will be different depending YOUR:
  - *Individual needs, expenses, and spending habits*
The Financial Aid Cycle & Offer Notifications
This application cycle started late and was not a smooth process, but the 2025-2026 cycle should be better.

**New Terms to learn:** Contributor | Student Aid Index (SAI) | Direct Data Exchange | Federal Tax Information | Pell Enrollment Intensity

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**CSUDH Financial Aid TV (FATV)**
Has great 1 - 3 minute videos.

**Federal Student Aid YouTube Channel**
Also has great 1-3 minute videos.
The Financial Aid Cycle

Apply/Renew your FAFSA or CADAA application by March 2nd each year!
The Priority Filing Period is October 1st - March 2nd

Payments Start 1-WEEK Before Classes Begin
Tuition & Fees | Housing Paid First!
Any excess/left-over money is sent to (you) the student as a Financial Aid REFUND.

Monitor your CSUDH Toro Email & To Do List for any messages regarding requested documents
Financial Aid Offer Notifications

Two (2) types of offers:

- **Estimated**
  - A provisional notification before an actual offer is sent *(or)*
  - Additional documents are required to verify eligibility

- **Actual Offer**
  - No additional items required

Information contained within a Financial Aid Offer:

- Amounts of Aid = grants, loans, scholarships, work-study
- Estimated Cost of Attendance (COA) Budget items and amounts
Types of Financial Aid
Types of Financial Aid

- **GRANTS** = FREE money that don’t have to be repaid
- **SCHOLARSHIPS** = FREE money that don’t have to be repaid
- **WORK-STUDY** = Funds are earned via part-time employment
- **LOANS** = Funds must be repaid after you graduate, leave school, or drop below part-time enrollment

Visit the Financial Aid & Scholarship Office website and select “Types of Financial Aid” for more detailed descriptions & eligibility information.
https://www.csudh.edu/financial-aid/types-aid/
State Grants that pay **TUITION** only

**Cal Grant A & B**
- Cal Grant A & B pay tuition only
- Cal Grant B also offers a stipend for books & supplies
- Years of eligibility is limited

**State University Grant**
- This grant is for tuition only
- Applicants *may not* receive both the State University Grant and a Cal Grant A or B

**Grant recipients must be** enrolled **at least half-time, 6-units**

- These grants **will pay** the part-time (or) full-time tuition fee amount
  - Part-time fee: $1,764 (6-units)
  - Full-time fee: $3,042 (6.1 units or more)

*These grants do not pay for campus fees.*
Federal Pell Grants | Pell Enrollment Intensity (PEI)

Pell Grants have a 6-year life-time limit

- Pell Enrollment Intensity (PEI) will determine payment amounts. \( \text{# of Units} / 12 = \text{PEI} \)
- PEI is a percentage (%) value based on the # of units a student is enrolled for the term

**Term Award $3,600**

- 12 units = 12/12 = 100% | $3,600 x 1 = $3,600
- 10 units = 10/12 = 83% | $3,600 x .83 = $2,988
- 7 units = 7/12 = 58% | $3,600 x .58 = $2,088
Loan Types

Direct Subsidized Loan
- Government pays the interest for you while you are in school & through the 6-month grace period

Direct Unsubsidized Loan
- Interest begins to accrue immediately at the time of the 1st disbursement and does not stop until the loan has been repaid in-full

Cal Dream Loans
- Loans are subsidized by the State of California
- State pays the interest while you are in school & through the 6-month grace period

- Loan recipients must be enrolled at least half-time, 6-units
- Payments may be applied to any educational related expense (tuition, fees, books, food, housing, or other)
Other Financial Aid Sources

- Federal TEACH Grant
- Institutional & private scholarships
- Iraq Afghanistan Grant
- LAEP and College Corps
- Parent PLUS Loans
- Private Educational Loans

Visit our website for details. Call or visit us if you have any questions.
### Budgeting Tips

#### 1. List your Income & Financial Resources

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Aid</td>
<td>$10,000</td>
</tr>
<tr>
<td>Work Income</td>
<td>$3,000</td>
</tr>
<tr>
<td>Graduation Gifts</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

**TOTAL** $14,000

#### 2. List Your Expenses

- **Tuition & Fees**: $3,729
- **Books**: $500
- **Food** ($200 per month x 4 months): $800
- **Personal/Misc.** ($300 per month x 4 months): $1,200

**TOTAL** $6,229

#### 3. Balance Your Budget

- $14,000 - $6,229 = $7,771 left over

**Create Your Spending Plan**

- $7,771 / 4-months = $1,942.75 available per month
- $1,942.75 / 4-weeks = $485.69 weekly spending limit
- $485.69 / 7-days = $69 per day spending limit
Grades = Money
Satisfactory Academic Progress (SAP)
Let's Talk About it
What is Satisfactory Academic Progress (SAP)?

SAP are the reasonable standards that measure whether or not a student is maintaining satisfactory academic progress towards completing their degree.

We monitor (3) three standards:
- GPA
- Completion Percentage %
- Maximum Timeframe (or Attempted Unit Cap)
The (3) SAP Standards

GPA Minimums:
- Freshmen 1.5
- Sophomores 1.8
- Junior/Seniors 2.0

Complete 66.67% of your classes w/ passing grades

Example:
- 12 units x 0.6667 = 8 units
- 15 units x 0.6667 = 10 units

The Max Timeframe limit is 180 units
Stay on track to graduate on-time, before reaching this limit!
Grades = Money $$

- Not meeting the minimum SAP standards can put your financial aid eligibility at risk.

- Always strive to meet the minimum GPA and 66.67% Completion Rate standards.
Let’s Switch Things Up
No, we’re not going to talk about the Nintendo Switch, but rather....

The Financial Aid & Scholarships Office

VS

The Student Financial Services Office
The Financial Aid & Scholarships Office

What We Do!

• Review your FAFSA & CADAA applications
• Determine Your Eligibility for the Money $$
• Offer the Money $$ | We Pay the Money $$
• Monitor Your Grades
• Review Appeals
  ◦ SAP | Budget Increases | Dependency Overrides
  ◦ Income Adjustment | Unusual Circumstances
• We provide Workshops!
  ◦ Application Help Sessions | Financial Wellness Workshops
  ◦ Banking 101, Budgeting, Money Basics, Understanding Credit
  ◦ Scholarships - Finding Free Money for College, and more!
• Budgeting & Planning
• Understanding the Nuances of Financial Aid Programs - we can help you!
Student Financial Services (SFS)

SFS oversees your **STUDENT ACCOUNT!**

- They are responsible for:
  - Cashier’s Office
  - Collections
  - Refunds & Direct Deposit
  - Payments Plans

**Resources**

- Electronic Fund Transfer (EFT)
- Explanation of Mandatory Fees
- Tax Information
- Term Fees Information

**They provide services for:**

- Issuance of refunds
- Short-Term Loan Processing
- Direct Deposit processing
- Mailed checks & lost checks
- And....
Now, let’s hear from the Student Financial Services Office
Fees for the Fall 2024 term are due as follows:

- Registration dates between: April 15, 2024, to July 14, 2024; fees are due July 15, 2024.
- Registration dates between: July 15, 2024, to September 3, 2024; fees are due 48 hours after registration.
- Registration dates between: September 4, 2024, to September 19, 2024, your fees are due at time of registration!

Students registering on or after the start of Late Registration, August 26, 2024; will have a Late Registration fee of $25.00.

https://www.csudh.edu/student-financial-services/payment-deadlines/
Three (3) Payment Methods:

1. **In-Person to the Cashier’s Office**

2. **By Mail**

3. **Online**
   - Online using:
     - Electronic Check (ACH) - free of charge
     - Debit or Credit Card via Toro Pay from MyCSUDH
       - *A convenience fee will be charged*
     - International Students - to pay using your home currency, use Flywire | www.flywire.com
Installment Payment Plans

Fall 2024 Payment Plans will be available JULY 1, 2024

PAYMENT PLANS Webpage Update Coming Soon!
https://www.csudh.edu/student-financial-services/payment-plans/
Parking & Parking Permits

https://www.csudh.edu/dhpd/departments/parking/

Costs for Students
- $200 Fall 2024
- $200 Spring 2025
- **Online purchases only** from the Launchpad of their MYCSUDH
  - Go the the Parking Permits Icon
- Parking Permits are valid for all parking lots

Visitor Parking Webpage
https://www.csudh.edu/visit-us/parking/
**Financial Aid Refunds | The Process**

**Refunds**

Are issued in one of two (2) ways by the **Student Financial Services Office**

- **Direct Deposit** (takes 3 - 5 days to credit to your bank account)
- **Check by Mail** (all 5 - 10 days to receive a mailed check)

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**Funds are credited to YOUR CSUDH Student Account**

**Excess/Left-Over money is YOUR REFUND**

**YOUR tuition & on-campus housing fees are paid first!**
How to Enroll in Direct Deposit

SET UP DIRECT DEPOSIT

TUTORIAL

Watch on YouTube
How to Use Your MYCSUDH Student Center Effectively!
Quick Navigation: www.csudh.edu (or) my.csudh.edu

Upper right corner has the MYCSUDH & Search Options

Select the circle with the 3-dots. Within the drop-down menu, you have links for:

- myCSUDH
- Canvas
- Financial Aid
- TORO Email
Above LAUNCHPAD:
- My Personal Info
- COVID-19 Vaccination
- Student Worker
- Career Center
- Scholarships
- Housing

Under Your LAUNCHPAD:
- Student Center
- Toro Pay
- Parking Permits
Your Student Center Key Sections Are: Finances, Holds, & To Do List

Okay, this seems important!
The FINANCES Section | Let’s Review Items 1, 2, 3, and 4

1. **ACCOUNT INQUIRY**
   Shows your **summary** of Charges, Pending Financial Aid, and calculates your Balance Owed (if any).

2. Here is where you can **Enroll In & Withdraw From Direct Deposit!**

3. You have your **Financial Aid Office** links:
   - View Financial Aid
   - Accept/Decline Awards
   - Review your **SAP** status by Term.

4. Use the “**Other Finance Information**” section to select the **ACCOUNT ACTIVITY** link.

   **ACCOUNT ACTIVITY**
   Is like your bank statement for school, because it shows all your **Student Account transactions**.
HOW TO VIEW ACCOUNT ACTIVITY

TUTORIAL

Watch on YouTube
Account Activity Example: SPRING Enrollment & Payment

**REFUND**
01/16/2023 Financial Aid REFUND was issued for the “left-over/excess” amount of $3,537

**PAYMENT**
01/14/2023 Financial Aid payments were posted for $7,117

**CHARGES:**
11/10/2022 student registered and charges posted for $3,582

Note of Observation
Fin Aid $7,117
(-) Tuition & Fees $3,537
= Excess $3,535

But this student received $2 extra, WHY?
Because he/she opted out of the $2 SIRF Student Involvement Fee
A Quick Review
Review

Renew Your FAFSA or CADAA each year!

Priority Filing Period is October 1st - March 2nd

Financial Aid pays 1-week before classes start

Financial Aid & Student Financial Services are not the same

Parking permits $200

Use the Account Activity screen

Financial Aid workshops & FATV

Unit = Credit
They mean the same

Minimum GPA
Freshman 1.5
Soph 1.8
Junior 2.0

I must maintain a 66.67% passing rate!
We’re Done!

Thank You for your attention!
We hope this information helps.

Mardel Baldwin
Student Financial Services

Rhoda Posey
Financial Aid & Scholarships Office

CALIFORNIA STATE UNIVERSITY, DOMINGUEZ HILLS

CSUDH