What You Need To Do To Receive Your Financial Aid

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Financial Aid Programs

**Grants**

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- Federal Pell Grant Eligibility for Teaching Credential Students
- Federal Supplemental Educational Opportunity Grant (FSEOG)
- Teacher Education Assistance for College and Higher Education Grant (TEACH)
- Cal Grants
- State University Grant
- Educational Opportunity Program Grant
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- Federal Work-study Program
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**Loans**

- Federal Perkins Loan
- William D. Ford Federal Direct Loan Programs
- Loan Eligibility
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- Federal Parent Loans to Assist Students (PLUS)
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### Financial Aid Web Services

Back Cover

### Repaying your Loans/Debt Management

Back Cover
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. Review your financial aid awards on the Student Center at My.CSUDH.EDU.
3. Note the total amount of financial aid offered to you in the Financial Aid Offer section.
4. Review the Eligibility section. Compare the total Budget to the total aid offered. You and/or your parents may be able to cover the difference (if any) with other available financing programs (eg, Parent Loan).
5. Log in to the Student Center at My.CSUDH.EDU.
   - Check your “To Do List” for any outstanding documents.
   - View your award and accept or decline the aid offered to you.
6. Check your campus email account frequently for updates and information.
7. Accept/decline your awards on the Student Center within 15 days to avoid cancellation.

Tell Us About Any Changes
- Will you receive or have you received any awards that do not appear on your award letter (eg, other scholarships)?
- Have any of your family members’ college enrollment plans changed from the information provided on the FAFSA Application?
- Has your marital status changed?
- Has your employment status changed (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 log in to the Student Center at My.CSUDH.EDU to review your revised awards.

Meet All General Eligibility Requirements
To be eligible for the award(s) listed on your Financial Aid Award Letter:
- You must be officially admitted to CSUDH.
- You must be admitted to a Degree, Certificate or Credential Program.
- You must be either a United States citizen or eligible non-citizen.
- If you plan to borrow a student loan, you must be enrolled at least half-time.

Register For Classes
The financial aid award is based on full-time enrollment (12 units undergraduate and credential and 8 units for master’s student). To receive the aid listed on your award letter, you must be enrolled. If you enroll 3/4 time (9-11 units), your Federal Pell Grant will be prorated to 75% of the award amount. If you enroll half-time, your Federal Pell Grant award will be prorated to 50% of the award amount. Only the Federal Pell Grant is available for enrollment less than half-time (25%). If you plan to enroll concurrently at a community college, you must enroll in the majority of your units at CSUDH, not have transferred 70 units and must complete a Transfer Applicability Form and submit proof that you are enrolled for the semester. The University Advisement Center will determine if courses taken elsewhere will be transferable toward your degree at CSUDH. Please refer to the University Catalog for more information about concurrent and cross-enrollment.

How And When Financial Aid Is Disbursed
Financial aid is disbursed at the beginning of each semester. Before any Federal Perkins Loan or William D. Ford Federal Direct Loan funds can be disbursed, you must sign a loan promissory note.
Fall 2012 and spring 2013 financial aid refund checks are scheduled to be mailed to students a few days before the first week of classes. Students should expect to begin receiving their refund checks via US mail, beginning around the first day of classes. The fall semester begins August 25, 2012 and the spring semester begins January 26, 2013.

Financial aid will first pay tuition fees and housing charges (if applicable). Financial aid in excess of the cost of tuition fees and housing charges will be disbursed to you in the form of a check. Student Financial Services will mail financial aid refund checks to your local mailing address. Therefore, it is very important that the university always has your current mailing address. If you have questions about a refund check, please contact Student Financial Services located in Welch Hall B-270 or call (310) 243-3780.

How Your Financial Aid Is Determined
The information you submitted on the Free Application for Federal Student Aid (FAFSA) is used to determine your “financial need.” Your financial need is derived simply by subtracting the “parent and/or student contribution” from the cost of attendance.

Example:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$22,782</td>
</tr>
<tr>
<td>Minus Parent and/or Student Contribution (EFC)</td>
<td>– $ 3,000</td>
</tr>
<tr>
<td>Financial Need</td>
<td>$19,782</td>
</tr>
</tbody>
</table>

Cost Of Attendance
This is not your bill at CSUDH but a budget estimate of the total cost to attend the university. In most cases, the budget listed on your award is based on a nine-month budget. Components include: tuition fees (resident and/or non-resident), 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.

Expected Family Contribution (EFC)
Your expected family contribution is the amount you and/or your parents may be able to contribute toward your educational costs. The amount(s) listed for student and/or parent contributions reflect an estimated figure. This figure was computed using income and asset information submitted on the Free Application for Federal Student Aid (FAFSA). In certain cases your EFC may be adjusted (eg, loss of income).

Other Resources
The following are considered additional resources other than income available to help meet your educational costs: vocational rehabilitation benefits, scholarships (from a university department or an outside agency), AmeriCorps benefits and other forms of financial assistance.
The types of financial aid awards listed on your award letter 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 following types of assistance:

**Grants**

**Federal Pell Grant**
The Federal Pell Grant Program provides funds that do not have to be repaid to eligible undergraduates and teaching credential students who demonstrate need. Full-time awards range from $575-$5,550.

**Federal Pell Grant Eligibility For Teaching Credential Students**
Students who are pursuing their first teaching credential may be awarded a Federal Pell Grant. Students are eligible if they have been accepted into a classified post-baccalaureate program, have financial need and are enrolled half-time (6 units) in courses required to receive a professional certification or licensing credential for employment as a teacher in an elementary or secondary school.

**Federal Supplemental Educational Opportunity Grant (FSEOG)**
Federal Supplemental Educational Opportunity Grant (FSEOG) (funds that do not have to be repaid) are awarded to undergraduate students who demonstrate exceptional financial need. The amount of this grant ranges from $375-$750 per academic year.

**Teacher Education Assistance For College And Higher Education Grant (TEACH)**
Students who plan to become teachers may request this federal grant (eligible programs only). The grant will pay up to $4,000 annually ($16,000 aggregate for undergraduates and $8,000 aggregate for graduates). Amounts will be prorated based on enrollment.

Students 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.

Students must also teach in specific subject areas:

<table>
<thead>
<tr>
<th>Mathematics</th>
<th>Science</th>
<th>Foreign Languages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bilingual Education</td>
<td>Special Education</td>
<td>A reading specialist or other “high-need” fields</td>
</tr>
</tbody>
</table>

Students are required to sign a Service Agreement for each year the TEACH Grant is received. Failing to meet the service obligation will result in the TEACH Grant becoming an Unsubsidized Direct Loan and the 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 for consideration.
Cal Grant A
Cal Grant A is awarded to California residents by the California Student Aid Commission. These awards are based on a student’s grade point average and financial need to pay for tuition fees only. If you are a Cal Grant A recipient, you are not eligible for a State University Grant. For 2012-2013, tuition fees are $5,970.

Cal Grant B
Cal Grant B is also a state grant given to California residents by the California Student Aid Commission to pay for living expenses (and sometimes university fees). The annual stipend for living expenses is $1,551. Freshman awards are limited to the non-fee college costs such as living expenses, books and supplies, transportation, etc. When renewed for sophomores, juniors and seniors, a Cal Grant B may also cover all or part of the tuition fees. All Cal Grant B recipients must complete, sign and return a Cal B Subsistence 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 Fund Disbursement Proration Rules
In accordance with the disbursement rules established by the California Student Aid Commission (CSAC), Cal Grant funds must be prorated for students who enroll less than full-time (12 units).

<table>
<thead>
<tr>
<th>Unit Enrollment</th>
<th>Eligibility Percentage</th>
<th>Tuition Fee Award Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>12+ units</td>
<td>100%</td>
<td>$2,985</td>
</tr>
<tr>
<td>9-11 units</td>
<td>75%</td>
<td>$2,239</td>
</tr>
<tr>
<td>6-8 units</td>
<td>50%</td>
<td>$1,493</td>
</tr>
<tr>
<td>1-5 units</td>
<td>Ineligible</td>
<td>-0-</td>
</tr>
</tbody>
</table>

These proration rules apply to all programs – Cal Grant A, B and B-Stipend. For more detailed information about CSAC awards, visit the California Student Aid Commission online at [http://www.csac.ca.gov/doc.asp?id=33](http://www.csac.ca.gov/doc.asp?id=33).

State University Grant
State University Grants (SUG) are awarded to students who meet the eligibility criteria established by the CSU Chancellor’s office, who are California residents in a regular university degree program and are charged the State University Tuition Fee. This grant is awarded to students who submitted their FAFSA or Renewal Form by the March 2 deadline, submitted any requested documents by the May 17, 2012 deadline and who demonstrate financial need to assist with the payment of tuition fees only.

Students are not eligible for a State University Grant award if they participate in the Older Adult Fee Waiver Program; receive vocational rehabilitation stipends; are enrolled through Extended Education (Drug & Alcohol Certificate; Orthotics & Prosthetics; and Distance Learning Programs: NCRP, CSD, MSW, MSQA, etc.); are recipients of Cal Grant A, B or whose fees are paid by another party. The State University Grant does not cover mandatory fees.
Educational Opportunity Program Grant
Educational Opportunity Program (EOP) Grants are awarded to first- and second-year students who have been admitted to the Educational Opportunity Program. Students must demonstrate financial need to qualify for this grant. Grants range from $400-$800 depending on financial need and the availability of funding.

Graduate Business Grant
The Graduate Business Grant provides funds to students who are accepted and enrolled in the Master of Business Administration Program. Students must be charged the graduate business fee and demonstrate financial need to be considered for the grant.

Student Employment

Federal Work-study Program
The Federal Work Study (FWS) Program provides funds to employ students (on-campus or off-campus) who qualify for financial aid. Students will be considered for an award by having submitted their FAFSA by the March 2 deadline, having submitted any requested documents by the May 17 deadline and demonstrating financial need greater than $1,000. Students must be enrolled at least half-time to be considered for this program. Awards range from $1,000-$4,000.

The first day a student may begin working is Tuesday, September 4, 2012. The amount a student can earn is limited to the amount which appears on the contract. Students may not work more than 20 hours per week while classes are in session. During semester breaks, up to 40 hours per week can be worked. Students are responsible for monitoring their earnings so that they do not earn more than their award. Monthly paychecks will be based on your hourly wage and number of hours worked. Paychecks are normally available on the 12th of each month.

Student Assistants
Students who do not have Federal Work-study eligibility may be able to find employment on or near campus. Job listings are available at CSUDH.EDU/StudentAffairs/CareerCenter. You can also find employment opportunities by checking with on-campus departments.

Loans

Federal Perkins Loan
The Federal Perkins Loan Program provides a long-term, low-interest student loan. These funds must be repaid. Award amounts are based on financial need and range between $200-$2,000 per academic year.

Repayment begins nine months after you graduate or cease to be enrolled at least half-time at an eligible institution. The minimum repayment is $420 a year for new borrowers. The maximum repayment period is 10 years, but the actual amount of your payments and the length of the repayment period depends upon the size of your debt. No interest is charged until the repayment period begins. The interest is 5% on the unpaid balance. You will be contacted by Student Financial Services (Room: WH B-270) to complete and sign a Perkins Reference Sheet and a Loan Promissory note.
William D. Ford Federal Direct Loan Programs

The William D. Ford 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.

To be eligible to borrow a Direct Loan, students 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. If you decide to borrow a Direct Loan, you will be required to complete an Electronic Master Promissory Note (EMPN). Visit the following website, [www.StudentLoans.gov](http://www.StudentLoans.gov) to complete the EMPN. You will be required to provide your Personal Identification Number (PIN) that was issued by the U.S. Department of Education. If you need to obtain a PIN, visit [www.PIN.ED.gov](http://www.PIN.ED.gov).

**PLEASE NOTE:** First-time borrowers at CSUDH are required to complete an Entrance Loan Counseling Session. Students may satisfy this requirement by completing an online session via the following website [www.StudentLoans.gov](http://www.StudentLoans.gov). The federal maximums are:

### Loan Eligibility

The amount you may borrow is determined based on your grade level and program of study.

<table>
<thead>
<tr>
<th>GRADE LEVEL</th>
<th>DEPENDENT</th>
<th>INDEPENDENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman</td>
<td>$5,500 ($3,500 maximum subsidized loan)</td>
<td>$9,500 ($3,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Sophomore</td>
<td>$6,500 ($4,500 maximum subsidized loan)</td>
<td>$10,500 ($4,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Junior/Senior,</td>
<td>$7,500 ($5,500 maximum subsidized loan)</td>
<td>$12,500 ($5,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>2nd Bachelor</td>
<td></td>
<td>$12,500 ($5,500 maximum subsidized loan)</td>
</tr>
<tr>
<td>Credential Students</td>
<td>$5,500 ($5,500 maximum subsidized loan)</td>
<td>$20,500 (Maximum unsubsidized loan only)</td>
</tr>
<tr>
<td>Graduate Students</td>
<td>N/A</td>
<td></td>
</tr>
</tbody>
</table>

- Total maximum amount of Direct Loans allowed for undergraduates is $57,500 ($31,000 dependent maximum) of which no more than $23,000 may be in subsidized funds.
- Seniors graduating in the fall semester are subject to proration of their Direct Loan amount, based on the number of their registered units. This is a federal requirement.
- Total maximum amount of Direct Loans allowed for master’s degree students is $138,500, of which no more than $65,500 may have been in subsidized funds.
Beginning 2012-2013, graduate students are no longer eligible to borrow a SUBSIDIZED Federal Direct Loan due to recent federal legislation. Graduate students are eligible to borrow an UNSUBSIDIZED Federal Direct Loan up to $20,500 for the academic year. Because of this new federal legislative change, we urge you to carefully consider the amount you may borrow. ONLY BORROW WHAT YOU NEED.

Subsidized Federal Direct Loan
The amount of a Subsidized Direct Loan an undergraduate student can borrow is the difference between cost of attendance and your resources (family contribution, financial aid and any other assistance you receive from the school and outside sources). However, you cannot borrow more than the federal maximum. The interest rate for new student borrowers is 6.8%. If you are eligible for a Subsidized Direct Loan, the federal government pays the interest for you until your repayment begins. You will be assessed an origination fee. This charge does not reduce the amount you are required to repay.

Unsubsidized Federal Direct Loan
The Unsubsidized Direct Loan is awarded to undergraduate and graduate students. 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 budget and any financial assistance you will receive from the school and any outside source (including the Subsidized Direct Loan). Graduate students are only eligible to borrow the unsubsidized loan. Interest will be charged beginning the day the loan is disbursed to you until the day the loan is repaid in full. Unsubsidized loans have an interest rate of 6.8%. Repayment normally begins six months following graduation or when you cease to be enrolled at least half-time. Payment and length of repayment period depends on the size of your debt but must be a minimum of $600 per year.

Under special circumstances, repayment of Direct Loan may be deferred or canceled. Repayment, deferment and cancellation are handled by the Direct Loan Servicing Center (1-800-848-0979).

Federal Parent Loans To Assist Students (PLUS)
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 the student. 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 is 7.9%.

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 Direct Loan. PLUS Loan Applications are available on our website.

Graduate PLUS Loans For Graduate Students
The Graduate PLUS Loan is a credit-based loan. The interest rate is fixed at 7.9% and has an in-school deferment provision for students while in school. The Grad Plus Loan Application is available on our website.
Satisfactory Academic Progress (SAP)

CSUDH is required by federal law to establish, publish and apply reasonable standards for measuring whether a student is 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. Review will occur at the end of each semester.

<table>
<thead>
<tr>
<th>DEGREE OBJECTIVE</th>
<th>SPECIFIC MINIMUM CSUDH GPA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctoral, Master’s</td>
<td>3.0</td>
</tr>
<tr>
<td>Credential/Second Bachelor's</td>
<td>2.5</td>
</tr>
<tr>
<td>Undergraduates:</td>
<td></td>
</tr>
<tr>
<td>Junior/Senior (60+ units)</td>
<td>2.0</td>
</tr>
<tr>
<td>Sophomore (30-59 units)</td>
<td>1.8</td>
</tr>
<tr>
<td>Freshmen (0-29 units)</td>
<td>1.5</td>
</tr>
</tbody>
</table>

Completion Of 75% Of Attempted Units With Passing Grades

Students must complete at least 75% of the units attempted with a passing grade of A, B, C, D, I, CR or RP. For example, a student who enrolls in 24 units for an academic year must complete at least 18 units (24 x .75 = 18). Non-passing grades of F, IC, NC, W, WU, WM, RD and AU will lower a student’s completion rate. For further information on grades and grading policies, consult the University Catalog.

Eligibility Limit – Unit Cap

Students must complete their program within 150% of their 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. Courses with grades of RD will not be considered as completed units until a final grade is determined.

Financial Aid Probation

Students will be placed on probation status (can receive aid) at the end of the next semester if completion rate of attempted units with passing grades falls between 50% and 74% and/or your CSUDH GPA falls below the specified minimum.
Financial Aid Disqualification
Students will become disqualified from receiving financial aid if any of the following applies:

• Student in a Financial Aid Probation status and completes less than 75% of units attempted or their CSUDH Grade Point average is less than the required based on their class standing.
• Student completes fewer than 50% of their attempted units with passing grades in any semester.
• Student fails to complete their program within 150% of their program required units.
• CSUDH GPA falls below their objective-specific GPA requirement.

Financial Aid SAP Appeal
Students who become disqualified from receiving financial aid will be notified on their CSUDH email account and will be provided instructions on the financial aid appeal process. Appeals will be evaluated based on the student’s extenuating circumstances. Students are notified of the deadline for submitting a Satisfactory Academic Progress (SAP) appeal in their email notification. During the processing of a SAP appeal, students are responsible for the payment of their tuition fees. Students will receive an email of our decision. **THIS DECISION IS FINAL AND CANNOT BE APPEALED.**

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

Courses Taken At Another Institution
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 Education will allow students to enroll and defer their payment pending spring 2013 financial aid. However, by using this deferment, please note that your spring 2013 financial aid will be reduced by the amount used to pay winter session fees. Students placed on financial aid probation or are not meeting the SAP requirements are not eligible for this deferment. Also, if a student does not meet the SAP standards, he or she will be responsible for the payment of the winter session fees from their own resources.

Enrollment In Summer Session Courses
Students interested in enrolling for the summer 2013 term and would like to be considered for financial aid must complete and submit a Summer Financial Aid Request Form. Beginning mid-March 2013, students may print this form from our website located at **CSUDH.EDU/FinancialAid.**
Withdrawal/Leave Of Absence
Students 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 a student’s 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. If your fees were deferred by financial aid, you must officially withdraw from the university.

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 the 10th week, 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 SAP requirement.

Students' 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 money 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.
Students' Responsibilities

When you accept your award, 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 awards already received.
• You are responsible for supplying complete and accurate information on which we base your eligibility for aid.
• You must maintain Satisfactory Academic Progress (SAP) towards the completion of your degree or certificate.
• You must be enrolled in a program that leads to a degree, certificate 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 see a Financial Aid specialist. You may be expected to repay a portion of the financial aid disbursed to you after paying tuition fees. (See Refunds and Repayment).
• If you borrowed a Federal Perkins Loan, you must contact Student Financial Services (Room: WH B-270) in order to receive a Perkins Loan Exit Interview.
• You are responsible for reporting any change in your status.
• When you have signed your loan promissory note, you are responsible for repaying the loan. You are responsible for informing the Direct Loan Servicing Center or your lender of changes in your name, address, social security number and 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 the student budget.
• If you are borrowing a William D. Ford Federal Direct Loan for the first time at CSUDH, you are required to complete an Entrance Loan Counseling Session and Master Promissory note 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.

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 Education Rights and Privacy Act of 1974 (FERPA), Athletic participation rates/financial support (Equity in Athletics Disclosure Act), Drug and Alcohol Policy and other campus policies. This information is accessible at the following website: CSUDH.EDU/StudentAffairs/Important_Information.shtml.
The website includes links to the following: Annual Security Report, Jeanne Clery Crime Statistics, Copyright Policy, Drug and Alcohol Free Campus Policy, Equity in Athletics Disclosure Act (EADA), Family Educational Rights and Privacy Act (FERPA) and Important Campus Policies.

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 parents, spouses or guardians, the Authorization for Access to Financial Aid Information Form must be completed in person in the Financial Aid Office. All persons requesting/having authorization must have valid photo identification at the time of application.

Reapplying For Financial Aid Each Year
In January each year, you must reapply for financial aid for the upcoming academic year. Using your Personal Identification Number (PIN), you can reapply at www.FAFSA.gov. If you do not have a PIN, you may request one at WWW.PIN.ED.gov. The priority filing deadline for the 2013/2014 academic year is Monday, March 4, 2013. It is your responsibility to apply each year.

How To Contact The Financial Aid Office
If you have any questions about financial aid, please call the Financial Aid Office at (310) 243-3691. A customer service representative is available Monday - Thursday, 8:00 a.m. - 6:00 p.m. and 8:00 a.m. - 2:00 p.m. on Friday. The Financial Aid Office is located in Welch Hall B-250. Our fax number is (310) 516-4498. Our email address is finaid@csudh.edu.

Office Hours During Regular Session*
Monday - Thursday: 8:00 a.m. - 6:00 p.m.
Friday: 8:00 a.m. - 2:00 p.m.

*The Financial Aid Office will serve students from 8:00 a.m. - 7:00 p.m. during the first two weeks of the fall semester and the first week of the spring semester. From 8:30 a.m. - 1:00 p.m., Saturday, August 25, 2012, and Saturday, January 26, 2013. Office hours are subject to change.
The Financial Aid Office is excited about the opportunity to serve students via the internet.

By accessing our website at My.CSUDH.EDU students can access the following information:

- View overall status; view holds; view academic progress; view cost of attendance; read messages; view financial aid awards.
- Review holds (which may prevent payment of awards), document requirements; display academic progress history; and view academic transcript.
- View account summary; review awards by aid year and award history; and display award, payment schedule; view history of loan applications.

You will need to learn how to manage your money. The National Student Loan Data System for Students located at www.nslds.ed.gov will help you monitor your student loans. You should read the information before you start to get into debt; that is the best way to understand and manage debt. Remember, you are responsible for the debt you accumulate as a student and later in life.